

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

Loan Officer
Vystar Credit Union
[Branch Address]

[City, State, Zip Code]

Dear [Loan Officer's Name],

I am writing to formally apply for a loan with Vystar Credit Union. I am seeking a [type of loan, e.g., personal loan, auto loan, mortgage] in the amount of [specify amount], with a term of [specify term, e.g., 5 years]. I am interested in this loan to [briefly explain purpose of the loan, e.g., purchase a vehicle, consolidate debt, home improvements]. I believe this loan will help me achieve my financial goals and improve my current situation.

I have attached the required documentation, including [list documents, e.g., proof of income, credit report, employment verification], for your review. Please let me know if you require any additional information to process my application.

Thank you for considering my application. I look forward to your response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]