

CHRISTMAS LOAN

Effective: November 1st - December 31st 2019

The following will be required:

1. Maximum loan of \$1,000.00.
2. Must currently have direct deposit or payroll deduction to the credit union.
3. Must be repaid in 12 months at a rate of 18.00%.
4. A complete loan application is required.
5. Application fee is \$10.00.
6. Must be employed 120 days or longer.
7. Complete loan application in required.
8. No Credit Evaluation.
9. Bankruptcy court must be called.
10. Payments for this loan must be paid thru direct deposit or payroll deduction.






HOLIDAY LOAN

12/12/12

Effective: November 1st- December 31st 2019

1. NO CREDIT CHECK REQUIRED
 2. MAXIMUM LOAN AMOUNT \$1,200.00- APR 12.00%
 3. PAYMENT MUST BE THRU DIRECT DEPOSIT OR PAYROLL DEDUCTION
 4. NO CURRENT BANKRUPTCIES
 5. MUST BE CURRENT ON ALL CU LOANS
 6. NO DELINQUENT FOR THE PAST 90 DAYS
 7. MUST BE EMPLOYED FOR MINIMUM OF 1 YEAR
 8. NO EXTENSION GRANTED
 9. NO REPAYMENT PENALTY
 10. NON-REFUNDABLE APPLICATION FEE \$12.00
 11. MAXIMUM TERM 12 MONTHS
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Merry Christmas

HOLIDAY LOAN SPECIAL

Risk	Rates	Terms	Plan Code	Maximum Amount
Five (5) years	18.00%	12 mos.	50/closed	\$500.00
Ten (10) years	18.00%	12 mos.	AA/closed	\$750.00
Fifteenth (15) years	18.00%	12 mos.	BB/closed	\$100.00

Effective: November 1, 2018- December 31, 2018

- No bankruptcy
- Current Direct Deposit Or Payroll Deduction
- Credit Report Required
- Must Have Annual Income of \$15,000.00.

See loan department for more details



GOLDEN CHRISTMAS LOAN

Effective: November 1st – December 31st 2019

The following will be required:

1. Must receive social security and retirement benefits.
2. Must currently have direct deposit to the credit union.
3. Must be repaid in 12 months at a rate of 18.00%
4. A complete loan application is required
5. Application fee is \$10.00
6. NO CREDIT EVALUATION
7. Bankruptcy court must be called
8. Payments for this loan must be paid thru direct deposit
9. Maximum loan amount is \$500.00
with less than 5 years of membership.
10. Maximum loan amount is \$750.00
with 5 to 10 years of membership.
11. Maximum loan amount is \$1,000.00
with 11 or more years of membership.

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