



\$500 for 6 months if on the job for 2 consecutive years

Or

\$300 for 6 months if on the job for 1 full year

Qualifications:

* 2 open and active accounts with Neighbors United FCU for a minimum of 3 months with no more than 3 NSF's or negative balances in the last 3 months

* Letter from employer required stating date of hire, paystub that shows hire date or history of direct deposit with NUFCU

* Direct deposit with NUFCU required

\$20 application fee

28% rate for 6 months

No renewals until full maturity date

NO CREDIT CHECK OR INCOME VERIFICATION REQUIRED

Fast Cash Loan Application	Neighbors United Federal Credit Union PO Box 50777, Greenwood, SC 29649 Phone: 864-941-8900 or Email: loans@mynucuu.org
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Amount Requested \$	Purpose of Loan/Collateral offered:
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There is a \$20 non-refundable application fee. This fee must be paid up front before the loan is granted, and the fee is charged regardless of whether or not the loan is approved. No renewals until maturity date.

To qualify for this loan you must:
 Be employed on your current job for at least one year (\$300) or 2 years (\$500). This can be verified through an employee letter on letterhead, paystub with hire date or direct deposit with Neighbors United FCU. AND
 Have 2 established accounts (opened for a minimum of three months) with Neighbors United FCU, both in good standing and no more than 3 NSF in the last 3 months. AND
 Direct Deposit with us is required.

Payments are for 6 months and interest rate is 28.00%.
 There is a \$20 Application Fee.

Credit and Personal History	
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Applicant (Full Legal Name):	Home Phone:
Member Number:	Cell Phone:
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Driver's License #: State Issued:
Dependents: (# and ages)	
Social Security Number:	Date of Birth:
Street Address:	City State zip
Years/Months at this Address:	Email Address:
Reference Name and Phone Number:	Nearest Relative not living with you name and phone number:

Employment	
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Employer:	Your Title / Position:
Work Phone and Ext:	Years/Months on Job:

Do you currently have a PayDay Loan with any other company?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever filed bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you intend to file bankruptcy within the next 90 days?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any judgments or liens against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any alimony, support or maintenance awards?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you owe any taxes that are currently due or past due?	<input type="checkbox"/> Yes <input type="checkbox"/> No

SIGNATURE OF APPLICANT(S) AND DISCLOSURES– READ CAREFULLY BEFORE SIGNING. PER YOUR MEMBERSHIP AGREEMENT, VISA AGREEMENT AND/OR LOAN AGREEMENTS WITH US YOU GIVE US A SECURITY INTEREST IN YOUR ACCOUNTS AND CERTAIN OTHER PROPERTY PLEDGED AS DESCRIBED IN SAID AGREEMENTS .

You agree and attest that your name and address shown herein is your legal name and the place of your residence, and such address is the proper address for all notice(s) required by this Application, and you further understand that any changes in this address must be submitted to us in writing to be effective. You agree that everything stated in this application, whether oral, written, or through a FAX machine, is true and correct to the best of your knowledge. Each applicant or other party signing below, (together herein referred to as "applicant(s)") hereby makes application for the account(s) / services / loan(s) indicated. Each applicant consents that the Credit Union may undertake to verify their eligibility for any account(s), loan(s) and service(s) now and in the future, including adjustment of credit limits. In addition, all applicants authorize us to make inquiry to determine your employment history and to obtain information concerning any accounts with other institutions and your credit history, including any credit reports. Applicants specifically consent that the Credit Union may report information concerning their account(s) and services to others; and that we may provide the reasons should we determine you to be ineligible for any services to the other applicants. This includes, but is not limited to information in any credit report(s). You understand that any false or misleading statements in your application may cause any loan to be in default. You agree that this Application shall be the Credit Union property whether or not this Credit Application is approved.

Applicant's Signature:	Date:
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