



**Six Months No Credit Check Loan Application**

**Applicant Information:** Credit Union Account Number: \_\_\_\_\_ Date \_\_\_\_\_

Name (Last, First, Initial) \_\_\_\_\_ Amount Requested: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ DOB: \_\_\_\_\_

Home Phone \_\_\_\_\_ Work \_\_\_\_\_ Cell \_\_\_\_\_ E-mail Address: \_\_\_\_\_

Present Address \_\_\_\_\_

Previous Address \_\_\_\_\_  
(If less than 1 year)

Employer \_\_\_\_\_

Employer Address \_\_\_\_\_

Start/Hire Date \_\_\_\_\_ Supervisor \_\_\_\_\_

**Payment Terms:** Annual Percentage Rate: 15.99% with Direct Deposit, 26% without Direct Deposit.  
 Minimum Loan Amount: \$200. Maximum Loan Amount: \$1000.

Loan Amount:  \$1,000  
 \$900  \$500  
 Other \_\_\_\_\_

Finance Charge \$ \_\_\_\_\_  
 Payment Amount \$ \_\_\_\_\_  
 Credit Union Loan Number: \_\_\_\_\_

**Payments Due:**

- Monthly (Up to 6 Monthly payments)
- Bi-weekly (Up to 13 Bi-weekly payments)

First Payment Due Date: \_\_\_\_\_

**Security Offered:**

\_\_\_\_\_

**Loan Conditions:** Must be a member for at least 30 days and a member in good standing  
 At least one-year employment with the same employer or line of work  
 At least one-year residency in the same area  
 The loan may not be re-financed. \$20 Request Advance Fee applies  
 The monthly payment amount will not exceed \$175 based on \$1,000

\_\_\_\_\_ Date \_\_\_\_\_

Applicant's Signature for Loan Security Agreement

By signing you agree to the terms and conditions of the Six Months No Credit Check loan. You also agree to terms of the Security Agreement and to make all payments via the method of your choice.

*Application Instructions*

Review the payment terms, loan conditions and security agreement. Complete the member information section and mail or fax (305-577-4423 this original document along with a current pay-stub to the Credit Union office. We will notify you when the loan is completed and the funds are deposited to your share or share draft account.