

# No Credit Check Loan Special

ALL of the following criteria **MUST** be met to qualify. Please review the requirements **BEFORE** completing the mini application below.

- I have been a EEFCU member at least ONE (1) full year.  
My member # is \_\_\_\_\_.
- My EEFCU share and loan accounts are currently in good standing (no delinquent loan or Visa, no negative account or previous collection status).
- I have been employed by my current employer at least TWO (2) full years or have worked 2 years in the same field.  
Name of Employer \_\_\_\_\_  
Start Date \_\_\_\_\_ Employer Phone \_\_\_\_\_
- I am retired from \_\_\_\_\_
- I have direct deposit/payroll allotment currently coming to EEFCU.

## Amount Requested:

- \$750 (1<sup>st</sup> ADVANCE)  \$1,500 (2<sup>nd</sup> ADVANCE - to qualify you must have a previous NCCL with an acceptable payment history for a minimum of 6 months)

## Mini Loan Application

**18.00% APR for 12 months**

Name \_\_\_\_\_ Birth Date \_\_\_\_\_

Address \_\_\_\_\_

Email Address \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Reference: Name \_\_\_\_\_ Cell# \_\_\_\_\_

Reference: Name \_\_\_\_\_ Cell# \_\_\_\_\_

### Payment Frequency Election \$750/\$1,500

- Monthly: approx.\$71.00/\$142.00  Biweekly: approx.\$35.00/\$70.00

### Payment Source Election

Auto transfer from account # \_\_\_\_\_ Share ID# \_\_\_\_\_

Payroll distribution

Please deposit my loan proceeds to account # \_\_\_\_\_ Share ID# \_\_\_\_\_

I understand that upon approval of this application, loan funds will be deposited into the account I indicated above by the end of the next business day. I also understand that if this application is not approved, I will be notified in writing by mail.

The information I have supplied on this application is true to the best of my knowledge. I understand that necessary reference inquiries may be made and I hereby authorize the release of such information to Mississippi Postal Employees Federal Credit Union. **I AGREE TO PAY AN APPLICATION FEE OF \$50.00 TO BE DEDUCTED FROM THE PROCEEDS OF MY LOAN.** By signing below, I hereby agree to the repayment terms selected above.

Signature X \_\_\_\_\_ Date \_\_\_\_\_

