

## HOLIDAY LOAN 4

### ADDENDUM AND INFORMATION

**EFFECTIVE DEC 1, 2018 TO FEB 28, 2019**

**HOLIDAY LOAN 4 : \$1500**

**Loan terms:**

- To qualify for the **HOLIDAY LOAN 4**, your monthly income must average at least \$3000. Repayment term up to 12 months/52 weeks. Member may choose weekly or bi-weekly payments.
- Interest rate is 18.00% APR.

### **MAY NOT REFINANCE**

**REQUIREMENTS:**

- **APPLICATION FEE: NON-REFUNDABLE, \$50, for each non-credit qualifying loan request.**
- Funds must be available in your share account or accompany loan request.
- LOANLINER ® APPLICATION required.
- You must be a member of Bashas' Associates Federal Credit Union for a minimum of six months and at least 18 years of age.
- You must have been employed for a minimum of 6 months with your current employer.
- All BAFCU accounts must be in good standing and must be current (no negative balances or late payments) 6 (six) months prior to receiving a new non-credit qualifying loan special (does not include eligible Overdraft Advantage). Income verification required for each loan. (Copies of two (2) most current paycheck stubs.) You may not have more than one non-credit qualifying loan at a time.
- If you have had a bankruptcy in the past 12 months, currently have a garnishment, or any type of judgment, you may not qualify. Be sure to discuss these credit issues with your loan officer at time of application. You may be asked to provide details in writing prior to loan approval and funding.
- BAFCU loan officer may determine a need to obtain a credit report to verify bankruptcy, garnishment or civil judgment information.
- Additional conditions may exist.

**I have read and understand the above requirements to apply for this loan.**

Member Name \_\_\_\_\_ Account Number \_\_\_\_\_

Member Signature \_\_\_\_\_ Date \_\_\_\_\_

**BASHAS' MEMBERS, IF YOU WOULD LIKE US TO PULL YOUR PAYCHECK STUBS, PLEASE PROVIDE YOUR BASHAS' PAYSTUB PORTAL PIN # \_\_\_\_\_**