

**MEMBER INFORMATION**

Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

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

Date of Birth: \_\_\_\_\_

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

Mobile Number: \_\_\_\_\_

Home Address: \_\_\_\_\_  
\_\_\_\_\_

**EMPLOYEMENT INFORMATION**

Employer: \_\_\_\_\_

Date of Employment: \_\_\_\_\_

Position/Title: \_\_\_\_\_

Work Number: \_\_\_\_\_

Supervisor: \_\_\_\_\_

Department: \_\_\_\_\_

Work Address: \_\_\_\_\_  
\_\_\_\_\_

**NCCL – 3 Months  
(No Credit Check Loan)**

**REQUIREMENTS**

- Applicant must be a member of the Credit Union for 90 days or more.
- Applicant must be employed with verifiable income.
- Credit Union accounts must be in good standing.
- Only one (1) NCCL Loan at a time.
- **For Paid-Off NCCLs there is a Mandatory 24 Hour Waiting Period to apply for a new NCCL.**

**LOAN TERMS**

Loan Amount:	<u>\$500</u>
Annual Percentage Rate:	<u>24%</u>
Loan Term:	<u>3 Months</u>
Non-Refundable Fee:	<u>\$20.00</u>
Payment Options:	<u>\$87.00 Biweekly</u>
	or
	<u>\$174.00 Monthly</u>

By signing below you agree to make payments of the amount and at the time shown in the Loan Details section above. You also agree to pay a \$20.00 non-refundable processing fee at the time of the application.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

BORROWER'S NAME	ACCOUNT NUMBER
CO-BORROWER'S NAME	DATE

Thank you for taking a loan advance under your lending plan. This Advance Receipt and Truth-in-Lending Statement provides important information regarding the terms of this loan. This advance is governed by the terms of your Consumer Lending Plan, Open-end Credit Plan, or similar credit contract ("Plan").

<b>ANNUAL PERCENTAGE RATE:</b> The cost of your credit as a yearly rate.  <div style="text-align: right;">%</div>	<b>FINANCE CHARGE:</b> The dollar amount the credit will cost you.  <div style="text-align: right;">\$</div>	<b>Amount Financed:</b> The amount of credit provided to you or on your behalf.  <div style="text-align: right;">\$</div>	<b>Total of Payments:</b> The amount you will have paid after you have made all payments as scheduled.  <div style="text-align: right;">\$</div>
Your payment schedule will be:			
NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE	
	\$		
	\$		
<b>Security:</b> You are giving a security interest in your shares and deposits in the credit union, as well as the collateral described below. Collateral for other loans with us will also secure this loan, except for your home and household goods.			
<b>Late Charges:</b> If a payment is received more than 15 days after the due date, you will be charged \$30.00.		<b>Required Deposit Balance:</b> The Annual Percentage Rate does not take into account your required deposit balance.	
<b>Property Insurance:</b> You may obtain property insurance from anyone you want that is acceptable to us. If you do not obtain property insurance we will obtain it at your cost.			<b>Filing Fee:</b> \$
<b>Prepayment:</b> If you pay off early, you will not have to pay a penalty.		See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.	
"e" means estimate.			

<b>ITEMIZATION OF AMOUNT FINANCED OF</b> \$	Amount Paid to Others on Your Behalf (Describe)		
AMOUNT GIVEN TO YOU DIRECTLY \$	GAP To: (a portion will be retained by us)	VSA To: (a portion will be retained by us)	
AMOUNT PAID ON YOUR ACCOUNT \$			
PREPAID FINANCE CHARGE \$			
	\$	\$	\$

SECURITY INFORMATION					
<b>SHARES PLEDGED:</b>	ACCOUNT NUMBER		AMOUNT	ACCOUNT NUMBER	
			\$		
<b>MOTOR VEHICLE:</b>	YEAR	MAKE	MODEL	BODY TYPE	SERIAL NUMBER or VIN
<b>OTHER COLLATERAL:</b>					

**Credit Insurance:** Thank you for purchasing optional credit insurance on your Consumer Lending Plan. The total Estimated Premium for this loan is \$ \_\_\_\_\_, and is included in the payment schedule disclosed above. We will retain a portion of this amount. By signing below you confirm your election of credit insurance at the cost disclosed.

**Security Interest.** When you signed your Lending Plan, you granted a security interest in the above-described collateral, and your signature below confirms your intent to grant that security interest. The Security Agreement that you entered into when you opened your Plan shall govern the above-described collateral and security interest.

**NOTICE TO CONSUMER: THIS IS A CONSUMER CREDIT TRANSACTION. (A) DO NOT SIGN ANYTHING BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. (B) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN. (C) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT.**

**CAUTION- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.**

**ACTIVE SERVICE MEMBERS AND DEPENDENTS:** See page 2 for Important Information.

BORROWER'S SIGNATURE	DATE
CO-BORROWER'S SIGNATURE	DATE

### IMPORTANT DISCLOSURES FOR ACTIVE MEMBERS OF THE MILITARY AND THEIR DEPENDENTS:

The following applies if at the time of this advance you are a member of the military or a dependent (as those terms are defined in the Military Lending Act, 10 U.S.C. 987 and its implementing regulations), and: (a) your advance is unsecured or secured by personal property or a vehicle that you did not purchase with the proceeds of the advance; or (b) this advance is made for the purchase of a vehicle or personal property, and you also receive additional "cash out" financing (e.g., to pay off negative equity on a trade-in or you otherwise receive additional cash).

1. **NOTICE:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums or debt protection fees; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this notice verbally, please call 1-866-896-8728 during our normal business hours.
2. This advance will not be secured by a consensual lien on shares or deposits in any of your accounts unless you specifically agree to establish an account in connection with this advance ("Secured Account"). Only funds deposited into the Secured Account after the advance is made will secure this advance. Any cross-collateralization provision contained in your credit or membership documents will not apply to the Secured Account or your other share or deposit accounts for any loan subject to the Military Lending Act.  
However, with regard to this advance, we still reserve our statutory lien rights and any resulting rights to set-off or administrative freeze under federal or state law, which gives us the right to apply the sums in the Secured Account or any other account(s) you have with us to satisfy your obligations under this advance.  
Any contract terms in your credit, security, or membership agreements that contradict the above with regard to this advance are hereby deleted.
3. Your advance is not subject to mandatory arbitration and therefore any reference to mandatory arbitration in this Credit Agreement and Security Agreement shall not apply to your advance.
4. If you are a Louisiana resident, the Louisiana-specific provisions contained in the Security Agreement do not apply to your advance.