



## Special Loan Terms and Conditions

Members may borrow \$1,200 at a special 15% APR\* Promotional Loan rate for 12 months. No credit check will be performed. A non-refundable \$30 loan application fee will be deducted from your Regular Savings Account at the time application is presented.

### Loan qualifications:

- All credit union accounts and loans must be in good standing with a positive payment history (no delinquent loans\*\*).
- All Special Loan payments will be set up on Payroll Deduction (where available) or Automatic Payment from a credit union account.
- Provide a copy of your most recent pay stub.
- Must be employed for at least six months in current job.
- Must be a credit union member for at least three months.

### PLEASE NOTE:

Due to changes in lending guidelines and requirements, funds will NOT be disbursed until all loan documents are signed and returned AND a Payroll Deduction (where available) or Automatic Payment in the minimum loan payment amount is set up.

By signing this loan request and any other related documents, I agree to the above qualifications and to all terms and conditions of the LOANLINER<sup>®</sup> Loan & Security Agreements. I authorize Campbell Federal Credit Union to deduct the \$30 non-refundable application fee from my Regular Savings Account. Loan approval based on qualifications listed above. Funds will NOT be disbursed until all loan documents are signed and returned AND a Payroll Deduction (where available) or Automatic Payment in the minimum loan payment amount is set up. I agree that everything stated in this application is correct to the best of my knowledge. Maximum repayment period is 12 months.

\*APR=Annual Percentage Rate.

\*\*Delinquent loan=defined as 30 days or greater past the scheduled payment date.