POLISH & SLAVIC FEDERAL CREDIT UNION

PSFCU Disaster Relief Loan Application*

☐ I wish to apply for an Individual Loan.

Notice Regarding Disaster Relief Loan Offer

Disaster Relief Loans Terms and Rates:

- Loan up to $3,500
- 3.00% APR
- 27-month term*
- 3-month payment deferment (interest will accrue during this period)

Additional conditions and limitations:

- Must be a resident of New York, New Jersey or Connecticut.
- Must apply by December 31, 2012**
- One disaster relief loan per residence
- Repayment must be made through an automatic transfer from a PSFCU share account.
- The loan cannot be used to refinance or pay off an existing PSFCU loan and cannot be combined with any other loan.
- Member cannot be in the process of filing bankruptcy, have previously defaulted on a PSFCU loan in the past, or currently be delinquent on a PSFCU loan.

Whenever used in this Application, the words You and Your refer to the applicant(s), and the words We, Us, and Our refer to the lender. You agree that We have the right to obtain a credit report in connection with Our review of Your Disaster Relief Loan Application and that We have the right to report to others Our credit experience with You. At your request, the Credit Union will tell you the name and address of any credit bureau from which it received your credit report.
You warrant the truth of the Application information to the right, and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

You understand that any Annual Percentage Rates that You are initially quoted may be different than the rate that You receive if Your credit is approved due to Our underwriting criteria or due to changes made by Our Board of Directors. **If You are issued a Disaster Relief Loan, by signing below, You grant and consent to a lien on Your shares with Us (except IRA accounts) and any dividends due or to become due to You from Us to the extent You owe on any unpaid Disaster Relief Loan balances.**

By signing below, you acknowledge your intent to apply for a PSFCU Disaster Relief Loan and that Loan proceeds will be used for expenses related to Hurricane Sandy.

✕ _____

Applicant's Signature Date

* 3.00% APR is a fixed rate regardless of credit score. Repayment of $ 3,500 borrowed over 24 months is $151.56. Applicant must be a PSFCU member prior to application date. ** PSFCU reserves the right to terminate this offer anytime

Applicant

Full Name _____

Account Number for Funds Deposit and Payment Collection ☐ Savings ☐ Checking

E-mail Address _____

Last 4 digits of Social Security Number _____

Birth Date (MM/DD/YY) _____

Home Phone # _____ Cell # _____

Current Address _____

Loan Amount Request $ _____

Name of Current Employer or Business _____

Employed with Current Employer Since (MM/DD/YY) _____

Employer address _____

Employer Phone # _____ Monthly Income $ _____

Description of Any Other Income (Non-Spousal) _____ Monthly Income $ _____

Monthly Alimony/Child Support* ☐ I Pay ☐ I Receive Monthly Amount $ _____

☐ Own (Paid Off) ☐ Rent ☐ Paying Mortgage ☐ Other

Rent/Mortgage Payment Monthly Amount $ _____

* Alimony, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation.