



P.O. Box 13045, Roanoke, VA 24030-3045
(540) 982-3931 rvccu.org

Holiday Helper Loan Application



Date _____ Member Account # _____ Amount Requested \$500 or \$1,000 or \$1,500
Please choose one option only.

Applicant Information (All fields are required.)

Name _____

Date of Birth _____ Social Security No. _____

Address _____

Do you Own or Rent _____ Years at this Address _____

Home Phone No. _____ Cell Phone No. _____

Email Address _____

Employer _____ Employer Phone No. _____

Employer Address _____

Position or Title _____ Supervisor's Name _____

Date Hired _____ Hours _____

Nearest Relative Name _____ Phone No. _____

Address _____

Co-Applicant Information (All fields are required if there is a second applicant.)

Co-Applicant Name _____

Date of Birth _____ Social Security No. _____

Address _____

Home Phone No. _____ Cell Phone No. _____

Email Address _____

Employer _____ Employer Phone No. _____

Employer Address _____

Position or Title _____ Supervisor's Name _____

Date Hired _____ Hours _____

Financial Information (All fields are required.)

Is your income likely to decline in the next 9 months? Yes No

Have you or your co-applicant filed bankruptcy within the past 7 years? Yes No

If yes, what was the date of discharge? _____

Do you have any reason to believe that you will be filing bankruptcy in the next 90 days? Yes No

Payment Information (All fields are required.)

Employer you would like your payments deducted from:

Date of your first pay day in January _____

Pay day Frequency:

Weekly Biweekly Semimonthly (15th & 30th) Monthly

Member Identification Program (MIP) Authorization (New members only)

The USA Patriot Act of 2001, Section 326, requires Roanoke Valley Community Credit Union to verify the information that you give us to open your account. By signing below, you are giving us authorization to verify the required information under the USA Patriot Act.

I understand that a consumer credit report from Equifax Credit Information Services will be obtained before accepting my application for membership for verification purposes.

Equifax Credit Information Services
 P.O. Box 740241
 Atlanta, GA 30374-0241 (800)
 685-5099

Truth in Lending Disclosure

For members with at least five previous Holiday Helper Loans with no history of delinquency, no appointment may be necessary. Instead, a credit union representative will review your application and mail you the loan agreement for your signature. Once the signed loan agreement is returned to us, your funds will be deposited into your share/ savings account within 24-48 hours after loan approval.

By signing this application, you acknowledge that you have read and understood the following information about your Holiday Helper Loan and agree to the terms of our Loan Agreement, which will be provided to you.

Total Amount Financed	\$500	\$1,000	\$1,500
Disbursement Amount (Less the \$75 Application Fee)	\$425	\$925	\$1,425
Estimated Monthly Payment	\$63.29	\$126.58	\$189.88
Estimated Annual Percentage Rate (APR)	17.667%	17.667%	17.668%
Estimated Finance Charge	\$69.61	\$139.22	\$208.84
Estimated Total of Payments	\$569.61	\$1,139.22	\$1,708.84
Estimated Maturity Date: 9/30/2019			
Late Fee: 5% of payment after 15 days			
Prepayment: There is no penalty for prepayment.			

We customize your automatic payments based on your pay schedule, which means that your actual payment amount, APR, total finance charge, and maturity date will vary based on your individual pay schedule and loan date. Your first payment will be due on your first payday in January and will be automatically deducted from your paycheck.

If you have a day of the week and/or time that is better for you to meet us to sign your paperwork, please tell us below. We will do our best to work with your schedule.

Day(s) of the week _____ Time(s) of day _____

- ★ You must include your most recent pay stub with this application.
- ★ An incomplete application will stop the processing of this loan.
- ★ If you have an existing Holiday Helper Loan, it must be paid in full before you can apply for a new Holiday Helper Loan.
- ★ This application will be processed on a first come, first serve basis. A credit union representative will contact you regarding your application's status and to set up your disbursement appointment if necessary.
- ★ Please do not call the credit union to check the status of your application. This slows down our loan approval process.

Signature _____ Date _____

Co-Applicant Signature _____ Date _____

This loan is for qualified applicants only. Loans will report to the major credit reporting agencies and will be cross-collateralized with your other RVCCU loans. Members may not qualify if any accounts with the credit union are not in good standing or if current loans and/or Member Privilege have been delinquent. Member must have never caused a loss to the credit union. Other qualifications may apply. All applicants will be charged a non-refundable \$75 fee that will be deducted from the loan amount. Please complete and return the application along with a current pay stub. Applications will be accepted beginning September 4, 2018 for pre-approval. Funds will be dispersed after November 1, 2018.