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"SHORT ON FUNDS TODAY (SOFT) APPLICATION"

MEMBER APPLICATION AND AGREEMENT

Member Name: _____ Social Security Number: _____
 Account #: _____ Driver's License Number: _____
 Street Address: _____ Home/Cell Phone #: _____
 City, State, Zip Code: _____ Work Phone: _____

PAYMENT OPTIONS: Please select the preferred payment method.

AMOUNT REQUESTED \$ _____

_____ Single payment	_____ Direct Deposit - Deduction
_____ Monthly payments	_____ Payroll Deduction
_____ Bi-weekly or Semi-monthly payments	_____ Automatic Transfer from Checking

Member **MUST** meet **ALL** of the following requirements:

****This Section for ACFCU Only****

- _____ Must be a member in good standing for at least 1 months on all ACFCU accounts
- _____ Must be at least 18 years old
- _____ No Current or previously delinquent loans with ACFCU
- _____ Provide a recent paystub for employment verification
- _____ Advance limited to a minimum of \$200 and a maximum of \$1000

Approved advance amount based on the above: ***** \$ _____

MEMBER AGREEMENT

Member **MUST** agree to **ALL** of the following: (Must be initialed by member)

- _____ I agree to be assessed a non-refundable application fee of \$10.00 for this Short on Funds Today Loan
- _____ I agree that the Annual Percentage Rate (APR) of this loan will be 28%
- _____ I agree that the term of this loan will not exceed 6 months
- _____ I agree to pay the monthly payment amount as stated on the Loan and Security and Disclosure Statement
- _____ I agree that if this loan is delinquent more than 10 days, the credit union will demand for payment and I will no longer be eligible for future Short on Funds Today loan
- _____ I agree that a credit report may be required

Member Signature: _____ Date: _____

FOR ACFCU USE ONLY: Recv'd By: _____ Approved _____ Denied _____ Amount \$ _____ Term _____ Payment \$ _____ Approved by: _____

Suffix _____ Loan Ap _____ PRD/Trf _____ Printed A Screen _____ LWS Disb Receipt _____ Short Term Addendum _____

Fixed Rate Note _____ Application fee (AF) _____ \$10 Loan Desc Message _____ Audited by: _____

Exception/Comments: _____