



301 G Street  
 Antioch, CA 94509  
 Phone: (925) 757-1320  
 Fax: (925) 757-1486  
 www.antiochcommfcu.org

## “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 3 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: \_\_\_\_\_