



Special Credit Builder 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 \$35 loan application fee will be deducted from your Regular Savings Account at the time application is presented.

Loan Qualifications & Limitations:

- 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.
- Member must provide a copy of 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.
- Members are limited to 2 Special Loans at any given time.
- Members must wait 180 days between applications.

PLEASE NOTE: 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[®] Loan & Security Agreements. I authorize Campbell FCU to deduct the \$35 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: An account is considered delinquent if you do not make the payment of the amount required on or before the date it is due.