DIRECTIONS FOR **PERSONAL LOANS**

PLEASE READ AND COMPLETE ALL OF THE FOLLOWING INFORMATION -

REQUIREMENTS

Completed Loan Application
Verification of Income

Incomplete Loan Applications may cause a delay in the processing of your request!

1.	Insurance Option(s):				
	Single Life Joint None	Life Single D	Disability Joint	Disability	
2.	2. <u>Amount Requested:</u> (\$500	Amount Requested: (\$500 - \$15,000) *Based on Credit Score*			
	New Money	OR			
	Refinance = Current I	Loan Balance	+ New Mon	ey	
	Personal Loans may only be refinanced after 6 months of timely repayment				
3.	3. Payment Frequency:				
	Weekly (52 pymts/yr) (2 ——	Biweekly 26 pymts/yr) ——	Monthly (12 pymts/yr) —— -	Bimonthly (24 pymts/yr)	
4.	Number of months the loan is to be repaid in *Term based on Amount Requested* Up to \$5,000-3 years / \$5,001-\$10,000-4 years / \$10,001-\$15,000-5 years				
5.	5. Method of Repayment: *I	Method of Repayment: *First Payment must be made within 45 days*			
	Over-the-Counter Payment with 1st Payment Date of				
	Payroll Direct Deposit with 1st Payment Date of				
		Automatic Transfer Payment with 1st Payment Date of From: Savings or Checking			

If you have any questions, please contact the office at (607) 324-8384.