

Winter WONDERLOAN

TRAVEL • SHOP • PAY BILLS & MORE!

10.80% APR*

APPLY TODAY!

A "Winter WonderLoan" from Financial Plus Credit Union offers you up to \$5,000 for holiday expenses, winter fun, or debt consolidation. You choose how much you want and we'll finance it for 12 months at our special "Winter WonderLoan" rate of 10.80% APR. All you do is tell us:

- 1) How much you would like to borrow,
- 2) Where to deposit the money,
- 3) From where to transfer the monthly payment, and
- 4) Complete and sign the application. We'll do the rest!

WINTER WONDERLOAN AMOUNTS

Truth In Lending Disclosure: **10.80% Annual Percentage Rate (APR) is the cost of your credit as a yearly rate.

AMOUNT FINANCED <small>The amount of credit provided to you or on your behalf</small>	\$1,000.00	\$1,500.00	\$2,000.00	\$2,500.00	\$3,000.00	\$3,500.00	\$4,000.00	\$5,000.00
FINANCE CHARGE* <small>The dollar amount the credit will cost you</small>	\$65.85	\$98.76	\$131.68	\$164.60	\$197.53	\$230.45	\$263.37	\$329.24
TOTAL OF PAYMENTS <small>The amount you will have paid after you have made all payments as scheduled</small>	\$1,065.85	\$1,598.76	\$2,131.68	\$2,664.60	\$3,197.53	\$3,730.45	\$4,263.37	\$5,329.24
MONTHLY PAYMENT <small>for 12 months</small>	\$88.83	\$133.23	\$177.65	\$222.06	\$266.47	\$310.88	\$355.29	\$444.11

* FINANCE CHARGE may vary with loan date and your last payment may vary from the eleven previous payments. If you pay off early, you will not have to pay a penalty. See additional contract language below for information about nonpayment, default, the right to accelerate the maturity of this obligation and security interest. You have the right to receive a written itemization of the amount financed. Please initial here if you wish to receive this: _____

APPLICATION

1. Amount you wish to borrow: \$1,000 \$1,500 \$2,000 \$2,500 \$3,000 \$3,500 \$4,000 \$5,000
2. Deposit funds to my: Share Savings (00) Checking Mail a check
3. I request that my loan payment be transferred monthly from my: Share Savings (00) Checking Other savings _____
4. Payment Protection: Are you interested in having your loan protected? Yes No
If you answered "yes", then the Credit Union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.
5. Signature X _____ Date _____ Account No. _____
Print Name _____ Phone # _____
Address _____ City _____ State _____ Zip Code _____
E-mail Address _____ May we communicate with you by e-mail in regard to this loan request? Yes No
Employer _____ Hire Date _____ Income _____ Week Month Annual
Mortgage/Rent Payment (Monthly) \$ _____

Your signature above is your signature on the note and authorizes us to review your credit history and approve your loan. It also constitutes an agreement to pay the designated sum pursuant to the terms stated herein should your application be approved.

If a payment is 10 days or more late, a late payment fee equal to the greater of \$15.00 or 5% of the late payment will be charged. In case of default: You are in default if (1) you fail to make a minimum monthly payment when it is due, (2) you break any other promise you make in this contract, or (3) you die or become involved in any bankruptcy, insolvency, receivership, or custodial proceedings. When this happens, we have certain rights which are designed to help us collect what you owe us. These rights are set out in this section. Lawsuit: When you are in default we can sue you in a court of law. We can also sue anyone who signs this contract as a co-maker or guarantor, or we can do both. You agree that you will be responsible for all costs and expenses associated with collecting this loan including all reasonable actual attorney fees. Full Payment Due Immediately: If you are in default, we can also demand that you immediately pay us the entire amount then still unpaid under this contract, plus interest and late charges, if any. We don't have to give you advance notice if we decide to do this. Once we have done this, you lose your right to make monthly payments under this contract and you must pay us in full right away. You pledge all shares and deposits you now or in the future have in this credit union, but only up to the total of such amounts unpaid under this contract. You authorize us to apply such shares and deposits to pay these amounts. If payments on this loan are up to date, borrower can withdraw shares and/or deposits in excess of payment plus \$5.00. Approval is subject to our normal credit standards and criteria and you must apply by 3/31/17 to qualify for this special rate.



IN-OFFICE USE ONLY

LOAN AMOUNT: _____ DATE: _____

OFFICER SIGNATURE: _____