



IF CASH IS TIGHT AND PAYDAY IS TOO FAR AWAY, TURN TO DOLFCU!

TAKE ADVANTAGE OF THE FOLLOWING BENEFITS:

- Easy to apply and qualify.*
- Low 18% APR,** saving you money compared with the high rates and fees of payday lenders or check cashing outlets.
- Small annual enrollment fee:
 - \$35 for a \$350 loan limit
 - \$70 for a \$500 loan limit
 - \$100 for a \$750 loan limit
- Borrow as often as you want up to your loan limit. \$350 limit maximum for the first year.***
- Anticipate the StretchPay Loan deposit to your account in as fast as four (4) business hours. Check your loan balance in Home Banking by visiting, www.DOLFCU.org.
- Build stronger credit!

NEED CASH NOW?

DOLFCU CAN HELP AND WILL SAVE YOU MONEY TOO!

Complete this StretchPAY Loan Application and return it to a DOLFCU Member Service Representative in one of the following ways:

- 🌐 **STOP IN:** FPB or BLS Branch
- ✉ **MAIL:** PO Box 51, Merrifield, VA 22116
- @ **EMAIL:** Loans@DOLFCU.org
- 📠 **FAX:** (202) 408-8253

Certain restrictions apply. * To qualify, you must be a member of DOLFCU for at least 120 days, have direct deposit of income, have no delinquent DOLFCU accounts, and not be in the process of filing for bankruptcy. ** APR = Annual Percentage Rate. Finance charges on a 30-day \$500 StretchPAY loan are \$7.40. Loan fee for commercial payday lender charging \$15 per \$100 borrowed is \$150 for \$500 borrowed over two 14-day terms. *** Advances must be paid in full prior to additional advances. Other conditions apply.

1 COMPLETE THE FOLLOWING StretchPAY LOAN APPLICATION

Name: _____
 Account #: _____
 Address: _____
 City: _____
 State: _____ Zip: _____
 Home Phone: _____
 Cell Phone: _____

EMPLOYMENT INFORMATION

Employer: _____
 Title: _____
 Work Phone: _____
 Date of Hire: _____ Annual Income: _____

Alimony, Child Support or Separate Maintenance Income need not be disclosed unless you would like it considered as part of your loan application.

REFERENCES

List two (2) references that are family/friends, and not living with you.

Reference #1: _____
 Relationship: _____
 Address: _____
 Phone: _____
 Reference #2: _____
 Relationship: _____
 Address: _____
 Phone: _____

2 SELECT ONE OF THE FOLLOWING LOAN AMOUNTS:

- \$350 with a \$35 Annual Enrollment Fee
- \$500 with a \$70 Annual Enrollment Fee
- \$750 with a \$100 Annual Enrollment Fee

3 SELECT ONE OF THE FOLLOWING PAYMENT OPTIONS:

- 2 Biweekly Payments
- 1 Monthly Payment

Applicant's Signature _____ Date _____

Loan Officer's Signature _____ Date _____

I understand that the following restrictions apply in order to qualify for a Stretch Pay Line of Credit Loan: I am at least 18 years of age, a member of DOLFCU for at least 120 days, in good standing with DOLFCU with all loans up to date and no negative shares, not in the process of filing for bankruptcy, continuously employed for at least the past 6 months unless receiving Social Security or retirement income, and DOLFCU is currently receiving direct deposit of income.

You authorize DOLFCU to check your employment, credit history, obtain credit reports relative to this application for credit and any update, renewal or extension of credit received. If you request, DOLFCU will provide the credit bureaus' name and address from which your credit report is received. You understand it is a federal crime to willfully and deliberately provide incomplete information on loan applications made to federal credit unions insured by NCUA.

This is an open end line of credit, and future cash advances may be requested. You agree that these future advances may or may not require a written authorization from you. Enrollment in this program may be canceled any time if you fail to meet the qualifications required. Membership eligibility and credit approval required. Interest rates may vary according to credit worthiness.

FOR DOLFCU USE ONLY: Select all that apply.

- | | |
|----------------------------------|-------------------------------|
| 18 years of age | Member at least 120 days |
| Loans current | Shares balances positive |
| Continuously employed 6 mos., or | Social security or retirement |
| Direct deposit of income | Cbr reviewed |
| Loan opportunities | Approved |
| Denied-reason | Savings component |



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.