12-12 -12 HOLIDAY LOAN



\$1200 loan | 12 month term | 12% APR*

With the holidays just around the corner, could you use some extra cash? There's no reason to carry high interest credit card balances when you can take advantage of our special holiday loan. Apply now and your loan will be paid off by the next holiday season. The offer is available through December 31, 2015.

Simplified application and approval process

Just complete the simple application below and return it to us by mail, fax, or in person. Please make sure you meet the following eligibility requirements:

- You have been a member for at least 90 days
- You agree to have the loan payment deducted from your Trailhead checking account
- You have verifiable employment, retirement, or disability income (please attach most recent paycheck stub)

*Subject to Credit Approval. Offer ends December 31, 2015. Loan requires automatic payment from a Trailhead checking account. Representative payment example: A \$1,200.00 loan at a fixed Annual Percentage Rate of 12% for 12 months would require 12 monthly payments of \$106.62.

Applicant	
Member # :	Name:
Address:	
Monthly □Rent □Mortgage \$	Phone □Home □Cell □Work:
Employer:	How long?:
Monthly Income □gross □net: \$ * Income from alimony, child support, or separate maintenar	Other Income*: nce payments need not be revealed if you do not wish us to consider it.
and you agree: (a) that the Credit Union can use credit repo the Credit Union can tell others about its credit experience w performance; and (c) that you will give the Credit Union you	polication is complete, true, and submitted for the purpose of obtaining credit rting agencies or otherwise verify the information on this Application; (b) that ith you and receive information from others about your credit history and r new address if you move and that all notices and statements from the Credit ion or an address correction received from the U.S. Postal Service for any w indicates intent to apply for joint credit.
Signature :	Date: