

## PPFCU QUICK CASH LINE OF CREDIT LOAN & ADD-ON APPLICATION

Name: \_\_\_\_\_ Account#: \_\_\_\_\_ Social Security #: \_\_\_\_\_

Address: \_\_\_\_\_ City, State, Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

Current Employer: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Date of Hire: \_\_\_\_\_

\*\*\*Have you ever filed a Chapter 7 or Chapter 13 Bankruptcy? Yes: \_\_\_\_\_ or No: \_\_\_\_\_ When: \_\_\_\_\_\*\*\*

Two References (not living with you) Name/Address/Phone:

1)

2)

**I have read and understand the Quick Cash Line of Credit Loan & Add-on Policy that is posted in the branch and on the [www.piedmontplus.org](http://www.piedmontplus.org) website. If my employment is terminated, I must immediately make payment arrangements with the Credit Union. I further understand that if I am terminated from employment and I don't make payment arrangements or if I become delinquent with my payments at any time, the credit union has the authority to transfer all available funds in any of my deposit accounts to pay toward my Quick Cash loan balance. I will no longer be eligible for Quick Cash loans or Add-ons if I lose my good standing with the credit union, become unemployed, or file for bankruptcy during the term of the loan.**

Member's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### **For Credit Union Use Only**

New: \_\_\_\_\_ Add-On: \_\_\_\_\_ Last Add-On Date: \_\_\_\_\_

Amount Available: \_\_\_\_\_ Amount Disbursed: \_\_\_\_\_ New Balance: \_\_\_\_\_

Disbursement: Share Acct: \_\_\_\_\_ Share Draft Acct: \_\_\_\_\_ Cash: \_\_\_\_\_

Quick Cash First Payment Start Date: \_\_\_\_\_

Paying with Direct Deposit? Y or N Last Direct Deposit Date: \_\_\_\_\_

Payment Options: \$25 Weekly: \_\_\_\_\_ \$50 Bi-weekly: \_\_\_\_\_ \$54 Semi-monthly: \_\_\_\_\_ \$108 Monthly: \_\_\_\_\_

Application Fee: \$10.00 \_\_\_\_\_ or \$20.00 \_\_\_\_\_

Source of income: Temporary \_\_\_\_\_ or Permanent \_\_\_\_\_

Member in Good Standing w/ Credit Union? Y or N

Negative balance in any PPFCU account? Y or N

Force place insurance on any PPFCU auto loan? Y or N

Any unpaid charge-offs with PPFCU? Y or N

Date PPFCU charge-off paid: \_\_\_\_\_

On present job 12 months or more? Y or N

On new job 90 days or more? Y or N (must meet exception requirements as stated in policy)

Current Paystub/1099-Form Date: \_\_\_\_\_

Any Late PPFCU Payments in last 90 days? Y or N

Prior bankruptcy? CH-7: \_\_\_\_\_ CH-13: \_\_\_\_\_ Date discharged/terminated: \_\_\_\_\_

Is member a covered borrower under the Military Lending Act (MLA)? Y or N (if yes, disclosures required)

Approved: \_\_\_\_\_ or Denied: \_\_\_\_\_

Teller Signature: \_\_\_\_\_ Date: \_\_\_\_\_ (Add-ons Only)

Loan Officer Signature: \_\_\_\_\_ Date: \_\_\_\_\_ (Required for New QC Loans)

Denial Reason(s): \_\_\_\_\_