

It's Back!

\$1,000 WHATEVER LOAN!



NO CREDIT QUALIFICATIONS

BOPTI FCU is again offering a loan for **WHATEVER** you want. This is our alternative to a payday loan. This loan is not cheap, and it's not suitable for everyone – but it is better than paying the ridiculous fees and rates payday loan centers charge.

Here's how it works: The loan is for \$1,000 with a repayment term of 12 months, an interest rate of 18% APR* and a \$25 application fee. No credit checks or debt ratio calculations – just apply, and you will receive the \$1,000 loan, with an approximate bi-weekly payment of \$42.51.**

Just fill out the short application on the reverse side, indicate how you want to pay the \$25 application fee and then mail, fax or email the application **along with a recent pay stub to the credit union.**

*APR=Annual Percentage Rate

Must be a member of BOPTI Federal Credit Union and in good standing. Credit union reserves the right to deny access to this offer to anyone who has caused a loss to BOPTI FCU. **Member must have direct deposit to the credit union in order to qualify. Any remaining balance on 2015 "Whatever Loan" will be incorporated into this loan.

This loan will only be available until **June 30, 2016**, so don't delay! Here's how it works: Simply complete the mini-application and return it to the credit union. We'll quickly process your loan and send you a check for \$1,000. ** It's that easy.



Name: _____
Account Number: _____
Work Phone: _____
Home Phone: _____
Street Address: _____
Social Security Number: _____
Driver's License Number: _____
Date of Birth: _____
Email Address: _____
Relative Name/Address: _____
Employer Name: _____
Job Title: _____
Employer Address: _____
Employment Start Date: _____
Signature: _____
Date: _____

PLEASE ATTACH A COPY OF YOUR EARNINGS STATEMENT.

PROCESSING FEE PER LOAN:

- Deduct \$25 from my BOPTI Federal Credit Union
 Share (checking) Share Draft (checking)
 Deduct \$25 from my Loan Proceeds

Approved by: _____

For Credit Union Use Only



Mail To: BOPTI FCU, Attn: Loan Processing
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For questions call: 800-397-9227 | www.boptifcu.com