

# \$1,000 WHATEVER LOAN!



## NO CREDIT QUALIFICATIONS

BOPTI FCU is 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 for at least six months and be in good standing. Credit union reserves the right to deny access to this offer to anyone who has caused a loss to BOPTI FCU. Cannot be refinanced. Any existing "Whatever Loan" balance must be paid prior to taking out a new "Whatever Loan".

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: \_\_\_\_\_  
Employer Name: \_\_\_\_\_  
Job Title: \_\_\_\_\_  
Employer Address: \_\_\_\_\_  
Employment Start Date: \_\_\_\_\_  
Relative Name/Address: \_\_\_\_\_  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_

**PLEASE ATTACH A COPY OF YOUR EARNINGS STATEMENT.**

**PROCESSING FEE PER LOAN:**

- Deduct \$25 from my BOPTI Federal Credit Union:
- Share (savings)     Share Draft (checking)
- Deduct \$25 from my loan proceeds

Approved by: \_\_\_\_\_

For Credit Union Use Only



Mail to: BOPTI FCU, Attn: Loan Processing  
1451 S. Seaside Ave., Terminal Island, CA 90731  
For questions, call: 800-397-9227 | [www.boptifcu.com](http://www.boptifcu.com)