



HOLIDAY LOAN PROMOTION NOVEMBER 1 – DECEMBER 31, 2018

Qualifying members can receive a signature loan for \$1,000 and up to \$1,500 during the months of November and December. Members will receive a 10% APR* with Direct Deposit & Auto Transfer, and an 11% APR* without.

Member must be in good standing with the credit union and all loans with the credit union, including VISA Credit Cards, must current. If member had a Holiday Loan the previous year and in good standing with the credit union, loan officer can grant the member a new Holiday Loan automatically. If it is the first time the member is applying for a loan, then a credit report would be needed to analyze the creditworthiness of the member before loan officer could grant the Holiday Loan. (Refer to chart under Loan Policy General Guidelines for Unsecured Credit.)

*Annual Percentage Rate

Terms & Conditions:

- On first Holiday loan request, obtain a Closed-end Note, income verification, credit report, completed loan application, and worksheet filled out with loan officer comments for approval.
- On subsequent requests, obtain a completed Signed Promotional Worksheet and Closed-End Note. (*Discounts for direct deposit with automatic pay may apply*).
- The specific rate and term will be dependent on credit rating, collateral value, amount financed and relationship with BFCU.
- Minimum loan amount is \$1,000. Maximum loan amount is \$1,500.
- 11% APR or 10% APR with Relationship Pricing (Direct Deposit & Auto Transfer)
- Loan terms and rates are subject to change.
- This offer may not be combined with any other BFCU loan promotion.
- For current BFCU rates members may visit www.borderfcu.com.
- No cash value.
- All loans are subject to BFCU lending policies and subject to credit approval.
- Insured by NCUA
- Promotion Period: November 1st – December 31st.