



St. Tammany Federal Credit Union Is Offering A \$1,000 Pre-approved*

Winter Wonderloan

Offer Good October 1, 2016 thru December 23, 2016

- * A \$25.00 Loan Processing Fee MUST be paid at the time of loan request
- * A most recent paycheck stub MUST be attached
- * E-statement enrollment is required
- * Direct Deposit/Payroll Deduction is REQUIRED (STFCU Routing Number: 265476534)
- * Some restrictions apply

**Faxed Applications
WILL NOT
Be Accepted**

Bring completed application to one of our locations: Slidell: 720 Robert Blvd or Covington: 215 W 17th Ave

STFCU ACCT# _____

First Name Middle Initial Last Name Social Security#

Home Address City State Zip Mailing Address (if different)

Employer Cell Phone# Work Phone# Home Phone#

E-mail Address: _____

Deposit into:

Payment Frequency: Weekly Bi-weekly Semi-monthly Monthly STFCU Share STFCU Checking

By signing below, you are electing to opt-in for the SMS text messaging and e-mail service at St. Tammany FCU. You understand that your consent is voluntary and is not required to use other St. Tammany FCU products and services. You further understand and agree that by electing to opt-in you are authorizing St. Tammany FCU to send text messages to your mobile phone and e-mail messages to your e-mail address, including marketing promotions. Standard text message and data rates apply. You may opt-out of text messaging at any time by texting "STOP" to 95577. You may unsubscribe to emails by clicking the unsubscribe button at the bottom of the e-mail. Visit www.sttammanyfcu.org to view our privacy policy.

LOAN DISCLOSURE STATEMENT, NOTE AND SECURITY AGREEMENT - 1 YEAR

To Be Completed By Credit Union

Your Loan Number: _____ Your Payments Will Be: _____ Beginning Date: _____

Itemization of Amount Financed: \$1,000.00

Amount Deposited Directly Into Your Account:

Amount Paid on Existing WWLoan:

Payment Frequency	Number of Payments	Amount of Payment	Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
			17.95%		\$1000.00	

Prepayment: No Penalty for early repayment.

Borrower understands that a copy of this loan disclosure statement, note and security agreement will be sent to their home when funds are disbursed. For value received, borrower promises to pay to the order of Lender the principal amount (consisting of the above amount financed) of the above loan, with interest at a rate per annum equal to the annual percentage rate shown above on the balance of such principal remaining unpaid. Such payments shall be made in installments. The Lender, at its option, may declare this loan to be immediately due and payable. Borrower, at that time agrees to pay the total unpaid balance as well as any additional interest on the principal amount at the rate of interest specified above, and from such due date until such principal amount is paid in full, where permitted by law. Borrower also agrees to reimburse Lender promptly for a) all cost and expenses, including collection costs, reasonable attorney's fees and legal expenses incurred by Lender in endeavoring to collect or enforce any of the liabilities or to realize upon any of the collateral and b) all expenses incurred by Lender in performing any agreement of Borrower herein which Borrower shall fail to perform. Borrower shall have the right to prepay the principal amount of loan, without penalty, in full or in part, at any time, provided that the borrower shall have paid all interest then accrued on loan. Borrower authorizes Lender to receive information from others about Borrower's credit history or employment. Borrower also authorizes Lender to release to others, information regarding Borrower's credit and account(s) experience with Lender. Borrower understands that this loan will be paid by payroll deduction/direct deposit each pay period.

Signature (Required): _____

Date: _____

Allow up to 7 business days for disbursement of funds

INCLUDE MOST RECENT PAYSTUB