

NEVER FEAR, THE ELVES ARE HERE!

Are your holiday expenses adding up? The credit union elves are here and ready to help with your holiday gift-giving expenses!

With a holiday loan* from our elves, you can:

- Borrow up to \$1500
- For 12 months
- At a competitive rate as low as 12.00% APR**

Offer good October 14, 2019 through December 20, 2019

Apply today!

(404) 658-6465 www.cuatlanta.org

If you meet the following qualifications, you may automatically qualify for our Holiday Loan promotion of up to \$1000. Those who qualify will receive a letter that must be signed and returned in order to activate the \$1000 deposit. You must apply in person or online for the \$1500 advance.

LOAN	AMOUNTS	PAYMENT
	\$1000	\$42 biweekly or \$89 monthly
	\$1500	\$62 biweekly or \$134 monthly

Qualifications:

1. Checking account (in good standing)
2. Active loan originated on or before May 1, 2019 OR any loan paid out within last 24 months
3. Must provide most current pay stub or other proof of income
4. Cannot have filed bankruptcy within the last 12 months
5. Cannot have any levies or garnishments
6. Cannot have any past due payment on any current or previous loan
7. All other CUA accounts must be in good standing

Get your help from the credit union elves today by completing the application on the next page!

HOLIDAY LOAN APPLICATION

Complete the information below and return to us, **along with your most current pay stub or other proof of income**, and return to us by mailing, faxing, or dropping it in our night deposit. Opt-in requests must be received by November 2, 2019. If approved, the funding date will be November 8, 2019.

Name: _____

Account #: _____

Address: _____

Loan Number: _____ Loan Number: _____

Loan Number: _____ Loan Number: _____

Mortgage/Rent Pmt: _____ Monthly Gross Income: _____

Work #: _____

Employment: _____

Work address: _____

Cell #: _____

Email address: _____

I would like to opt into the holiday loan program.

Applicant Signature: _____

Date: _____



ON THE FIRST DAY OF CHRISTMAS, MY CREDIT UNION GAVE TO ME...THE CHANCE TO SKIP MY PAYMENT AND BE WORRY-FREE!

For a limited time, we're offering you the chance to skip your loan payment(s)* and instead, use those funds to help make your family's holiday merry and bright!

You may skip a payment on any or all qualified loans in good standing for the month of December (excluding real estate loans, LOC, Just for You, VISA® Credit Card, Back-to-School Loans, Freedom Loans, loans disbursed less than six (6) months, and delinquent loans within the past twelve (12) months).

If your loan payments are paid by payroll deduction, the amount of your payment (weekly, bi-weekly, or monthly) will be deposited into your savings or checking account. The Skip-A-Payment processing fee will be deducted from your savings or checking account. The interest on your loan will continue to accrue. The skipped payments may extend the payoff date of your loan or increase the amount of your last payment due when the loan matures.

SKIP-A-PAYMENT APPLICATION

Complete the information below and return to us, **along with your most current pay stub or other proof of income**, and return to us by mailing, faxing, or dropping it in our night deposit. Opt-in requests must be received by November 2, 2019.

Name: _____

Account #: _____

Address: _____

Loan Number: _____ Loan Number: _____

Loan Number: _____ Loan Number: _____

Mortgage/Rent Pmt: _____ Monthly Gross Income: _____

Work #: _____

Employment: _____

Work address: _____

Cell #: _____

Email address: _____

I would like to opt into the skip-a-payment program

Applicant Signature: _____

Date: _____



Subject to approval. The skipped payment(s) will be due at the time of the loan maturity or when the loan is paid in full. Note: This may extend the term of your loan or increase the amount of your last payment; finance charges will continue to accrue on the outstanding balance. Mortgage loans, holiday loans, LOC, Just For You, Loan on the Go, Courtesy Pay, Back-to-School loans, Freedom loans and Visa® credit cards are not eligible for the Skip-A-Payment program. Loan origination date must be prior to May 1, 2019. Loan(s) must have been current within the last 12 months. Previous loan deferment will not qualify for Skip-A-Payment. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the credit union to obtain credit reports in connection with this application for creditworthiness and for any update, increase, renewal, extension, or collection of the credit received. You understand that the credit union will rely on the information in this application and your credit report to make its decision. Loan processing fee: \$25.