

## Come and participate in our Financial Training Program !

North Side Community Federal Credit Union offers a Financial Training Program free of charge for all our members. The program consists of a workshop on **Understanding Credit & Avoiding Money Traps**, as well as **free one-on-one counseling** on budgeting, improving credit, getting out of debt, mortgage loans, and assistance programs.

We also offer the following Home Ownership Workshops free of charge:

**Home Buying Basics**

**Getting a Mortgage Loan**

**Shopping for a Home**

**Keeping Your Home & Managing Your Finances**

All workshops are at the credit union office or in the nearby community .

## ENROLL WHEN YOU TAKE OUT THE PAL!

### *Don't Forget...*

- Provide two (or four) recent, consecutive check stubs with your application
- Bring photo ID when you pick up your loan
- There is a \$30 loan application fee



**PAYDAY**

**ALTERNATIVE**

**LOAN (PAL)**



Get \$500

Pay Only

\$80.98 per month

*PAYDAY  
ALTERNATIVE  
LOAN (PAL) \$500 for:*

- ✓ Car Repair
- ✓ Insurance Payments
- ✓ School Expenses
- ✓ Security Deposits
- ✓ Other Emergencies

**APPLICATION**  
(Please Print)

Account # \_\_\_\_\_  
Date \_\_\_\_\_  
SSN \_\_\_\_\_  
  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
City, State Zip \_\_\_\_\_  
Home Phone \_\_\_\_\_  
  
Employer \_\_\_\_\_  
Position \_\_\_\_\_  
Address \_\_\_\_\_  
City, State Zip \_\_\_\_\_  
Work Phone \_\_\_\_\_  
Date Hired \_\_\_\_\_

Residence \_\_\_ Own \_\_\_ Rent \_\_\_ Other \_\_\_

Purpose of the Loan \_\_\_\_\_

In the event my request is approved and issued, I agree to read and comply with the terms of the agreement which will be furnished to me. I further agree North Side Community Federal Credit Union may contact any source necessary to determine my credit/financial responsibility. I hereby acknowledge that the above information is true and complete.

Member's Signature:  
X \_\_\_\_\_

Date: \_\_\_\_\_

Meet These Minimum Requirements

- Be a Credit Union member.
- Minimum monthly net income of \$1,000 & have \$100/month or \$50/every two weeks direct deposited into your Credit Union Account.
- You are eligible for this loan twice a year.
- Loan must be paid back within six months.
- No current loans with North Side.

You must bring:

- 2 recent pay stubs if paid semi-monthly or every 2 weeks.
- OR
- 4 recent pay stubs if paid weekly
- **\$ 30 non-refundable loan application fee.**

**FOR OFFICE USE ONLY**

Date Joined \_\_\_\_\_  
Status \_\_\_\_\_  
Loan Officer \_\_\_\_\_  
Date \_\_\_\_\_

Monthly Income \_\_\_\_\_

North Side Community Federal Credit Union is offering this Payday Alternative Loan to those members who are facing financial difficulties and may consider payday loans because they do not have any other option.

Do not patronize the payday lender industry!

Call us at **773-769-5800** for more information.