

*Need to gain a better understanding of personal finance?*

*Attend one of our free workshops!*

**Financial Literacy 101**

Need help getting your spending back on track? This workshop teaches the basics of budgeting, plus how to better to manage your money.

**Basics of Credit Building**

Want a lower interest rate on your next loan? Learn what a credit score is, how your credit score affects your interest rates, and how to repair your credit if you have had problems in the past.

**Each of the above classes are offered at the credit union on a quarterly basis, along with a number of other educational topics on money management. Stop in or call for a complete schedule!**

North Side Community Federal Credit Union  
1011 W Lawrence Ave Chicago IL 60640  
773-769-5800 or [info@northsidecommunityfcu.org](mailto:info@northsidecommunityfcu.org)

*Small Dollar...*  
→

**Big Impact**



*\$500 Credit Builder Loan*

North Side Community  
Federal Credit Union

# You Work Hard...Improving Your Credit Makes Your Money Work Harder for You

You may have hit some financial bumps in the road.

North Side Community Federal Credit Union is here to help. We are a trusted financial institution owned by YOU, our member. We know you sometimes face unexpected expenses, and our \$500 Loan is our way of stepping up to help. Whether you need money for a car repair, a security deposit, or another unforeseen emergency you can apply for a \$500 short term loan with us.

You're also eligible if bad financial decisions in the past are still holding you back. We make it easy for you to repay your loan on time, and by doing so, you are increasing your credit score. A higher credit score is one of the easiest and best ways to save money on future purchases!



**Income and repayment restrictions apply.**

## Application

Acct Number#\_\_\_\_\_

Date\_\_\_\_\_

SSN#\_\_\_\_\_

Name\_\_\_\_\_

Address\_\_\_\_\_

City, State,Zip\_\_\_\_\_

Home Phone\_\_\_\_\_

Employer\_\_\_\_\_

Job Title\_\_\_\_\_

Work Address\_\_\_\_\_

Work Phone\_\_\_\_\_

Hire Date\_\_\_\_\_

Residence\_\_\_Own\_\_\_Rent\_\_\_Other\_\_\_\_\_

Purpose for Loan\_\_\_\_\_

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

Signature \_\_\_\_\_

X\_\_\_\_\_

Date\_\_\_\_\_

### Fine Print

- Member of the Credit Union
- Minimum monthly net income of \$1,000 with a \$100/monthly or \$50/biweekly direct deposit into your credit union account
- You may access this loan twice a year, and only once every six months
- Loan must be repaid in 6 months
- No outstanding or current loans at the credit union
- If your credit score at time of application is below 600, you will need to complete a credit counseling session before receiving the loan.

### You must provide

- \$30 non refundable application fee
- 2 consecutive recent pay stubs (or 4 if paid weekly)

North Side Community  
Federal Credit Union

### FOR OFFICE USE ONLY

Date Joined\_\_\_\_\_

Status\_\_\_\_\_

Loan Officer\_\_\_\_\_

Date\_\_\_\_\_

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