



PRE-APPROVED* LOAN

\$20.00 LOAN PROCESSING FEE REQUIRED UPON SUBMITTING APPLICATION
A MOST RECENT PAYCHECK STUB MUST BE ATTACHED
E-STATEMENT ENROLLMENT IS REQUIRED
FULL DIRECT DEPOSIT IS REQUIRED
***SOME RESTRICTIONS APPLY**

Account # _____

First Name _____ MI _____ Last Name _____ Social Security# _____ Date of Birth _____

Home Address _____ City _____ State _____ Zip _____

Mailing Address (if different) _____ City _____ State _____ Zip _____

Employer _____ Cell Phone# _____ Work Phone# _____ Home Phone # _____

E-mail Address: _____

References: _____

Name _____ Phone # _____

Name _____ Phone # _____

Name _____ Phone # _____

PAYMENT FREQUENCY

- Weekly Semi-Monthly
 Bi-Weekly Monthly

Borrower understands that a copy of this loan disclosure statement, note and security agreement, and other terms and conditions and disclosures (all such documents being the "Loan Agreement") to the loan will be mailed to borrower when funds are disbursed. Use of the funds constitutes your agreement to the Loan Agreement. Should you not agree to the Loan Agreement, please return the funds and contact us. Borrower promises to pay to the order of the Credit Union 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 Credit Union, at its option, may declare this loan to be immediately due and payable. Borrower also agrees to reimburse the Credit Union 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. Borrower authorizes Lender to receive information from others about Borrower's credit history or employment. Borrower understands and agrees that this loan will be paid by payroll deduction/direct deposit each pay period.

Military Lending Act Disclosure: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transaction accounts); and any participation fee charged (other than certain participation fees for a credit card account).

LOAN DISCLOSURE STATEMENT, NOTE AND SECURITY AGREEMENT - 1 YEAR

ANNUAL PERCENTAGE RATE (APR) The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you on your behalf.	Credit Life Insurance	Credit Disability Insurance	TOTAL PAYMENTS The amount you will have paid after you have made all payments as scheduled
	\$	\$	\$	\$	\$

NUMBER OF PAYMENTS	AMOUNT OF PAYMENT	LATE PAYMENT FEE	AMOUNT PAID TO YOU
	\$	\$25.00	\$

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 (985) 289-5700 You may unsubscribe to emails by clicking the unsubscribe button at the bottom of the e-mail. Visit www.sttammanyfederalcu.org to view our privacy policy.

_____ 17.45% with Credit Life* and Credit Disability* _____ 17.95% without Credit Life* and Credit Disability*

Signature Required _____

Date _____

*Credit Life is a voluntary form of payment protection available at group rates designed to pay off an outstanding loan balance in the event that a covered borrower dies before the loan is repaid, up to the policy maximum. Credit Disability is a voluntary form of payment protection available at group rates designed to make a borrower's monthly insured loan payment, up to the policy maximums, should he/she become totally disabled due to a medically determined sickness or accidental bodily injury and unable to work.