

## Personal Line of Credit

This is an unsecured revolving line of credit that allows eligible borrowers to access funds against an established line of credit for their personal use.

Use the funds to consolidate debt, a vacation, new appliances, or to cover unexpected expenses. You'll love the flexibility of this credit line!

- Lines of credit from \$500.00 to \$15,000.00
- The Annual Percentage Rate\* is as low as the Wall Street Prime Rate plus 4.00%
- Monthly payment is the greater of \$50.00 or 2.5% of your outstanding balance as of your last advance.
- Funds may be accessed in person, through iTalk, Shared Branching, SRCU Online, and through our convenient mobile banking app.
- May be used as overdraft protection.

\*Annual Percentage Rate 7.25% as of 02/28/2015

## Overdraft Protection Loan

You've always had Overdraft Protection from savings. Now you can also have that same protection from a loan.

With an Overdraft Line of Credit Loan, you can get that added protection in case of an error in your checkbook.

When an item is presented to the credit union for payment, and there aren't adequate funds in your account to cover the check, we will advance you a loan (in increments of \$100.00) so your item will clear.

- Credit limits up to \$5,000.00
- Rate = 12.9% APR\*
- Monthly payment = 6% of outstanding balance or \$35.00, whichever is greater.
- Rates are subject to change.

\*Annual Percentage Rate as of 02/28/2015

**SABATTUS**  
**REGIONAL**  
CREDIT UNION

207-375-6538

Email: [loans@srcu4u.com](mailto:loans@srcu4u.com)

[www.srcu4u.com](http://www.srcu4u.com)



Federally Insured by NCUA



**Line of Credit  
Application**

**SABATTUS**  
**REGIONAL**  
CREDIT UNION

Overdraft Protection Loan  
Personal Line of Credit

## Sabattus Regional Credit Union Line of Credit/Overdraft Protection Loan Application

Member #		Date:	Requested Amount:		<input type="checkbox"/> Personal Line of Credit <input type="checkbox"/> Overdraft Protection Loan
Applicant Name:			Co-Applicant Name*:		
SSN:		Birth Date:		SSN:	
				Birth Date:	
Address:			Address: <input type="checkbox"/> Check if same as applicant		
Day Phone:		Evening Phone:		Day Phone:	
				Evening Phone:	
Employer:			Employer:		
Employer Address:			Employer Address:		
Occupation:		Date of Hire:		Occupation:	
				Date of Hire:	
Annual Income:			Annual Income:		
Other Income**:			Other Income**:		
Monthly Rent or Mortgage Payment:			Monthly Rent or Mortgage Payment:		

\*For Overdraft Protection Loan, all account owners must complete this application.

\*\*You need not list income from alimony, child support, or separate maintenance unless you wish to have it considered for purposes of granting this credit.

I/We understand that the Credit Union will retain this application whether or not it is approved. The Credit Union is authorized to check my/our credit and employment history.

**Applicant Signature:** \_\_\_\_\_ **Co-Applicant Signature:** \_\_\_\_\_  
Date Date

☐ This loan is approved.

☐ This request is denied.

☐ Counteroffer \_\_\_\_\_

Reason(s):

**Loan Officer Signature:** \_\_\_\_\_

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