## **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.

## **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.

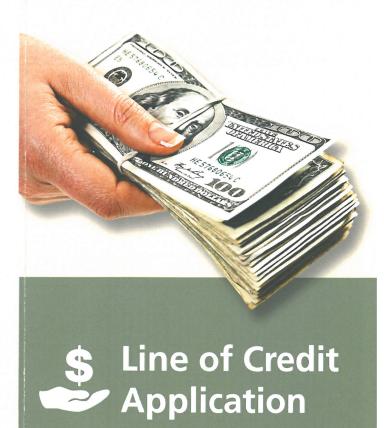
- Credit limits up to \$5,000.00
- Rate = 12.9% APR\*
- Monthly payment = 6% of outstanding balance or \$35.00, whichever is greater.
- Rates are subject to change.



207-375-6538

Email: loans@srcu4u.com www.srcu4u.com







Overdraft Protection Loan Personal Line of Credit

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

<sup>\*</sup>Annual Percentage Rate as of 02/28/2015

Sabatt	us Regional Credit Unio	on Line of Cre	edit/Overdraft Protection	on Loan Application	
Member #	Date:	Requested An		☐ Personal Line of Credit☐ Overdraft Protection Loan	
Applicant Name:			Co-Applicant Name*:		
SSN:	Birth Date:		SSN:	Birth Date:	
Address:			Address:		
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:		
credit.	m alimony, child support, or se	eparate maintena	ance unless you wish to have i	t considered for purposes of granting this : Union is authorized to check my/our credi	
Applicant Signature:		Date	Co-Applicant Signature:	Da	
☐ This loan is approved.			☐ This request is denied.		
☐ Counteroffer			Reason(s):		
Loan Officer Signature:			Date:		