

BE PREPARED FOR A HURRICANE EVACUATION THREAT!

# HURRICANE LOAN

It's Hurricane Season and JPEFCU is again offering you a special loan so you can have the extra cash to move your family to safety in the event an evacuation is necessary.

In addition to our Hurricane Loan, take advantage of 2 other items necessary during an evacuation: Online Banking<sup>1</sup> with e-Statements<sup>1</sup>, so you can receive your financial information anytime, anywhere, and any of our 3 VISA Credit Cards – VISA Platinum<sup>1</sup>, VISA Classic<sup>1</sup> or VISA Secured<sup>1</sup>.

Do you need a Secured VISA<sup>1</sup>?

Let us know and we can automatically pledge all or part of your Hurricane Loan proceeds to your Secured VISA<sup>1</sup>.



**JEFFERSON PARISH**

*Employees Federal Credit Union  
Serving Our Members Since 1959*

**Together We Can,  
Because We Care!**



## Current Members

If you have been a Credit Union member for at least two years, you are eligible to borrow up to \$2,000 with no credit qualifying! The proceeds of this loan MAY be reduced by the balance on your current Hurricane Preparedness Loan. The chart below shows estimated examples of repayment.

## New Members

If you have been employed at one of our sponsor groups for at least two years, you are eligible to borrow up to \$1,000 with no credit qualifying!

**This special loan offer expires on September 30, 2013.**

**CLICK:** Download a Hurricane Preparedness Loan Request form online at [www.jpfcu.org](http://www.jpfcu.org).

**CALL:** 504-736-6152

**VISIT:** Any Jefferson Parish Employees Federal Credit Union loan officer today!

The Chart below gives you examples of repayment on a \$2,000.00 loan, if you make the minimum estimated bi-weekly payment for about two years<sup>2</sup> with automatic payments. Your actual rate will be determined based on your credit worthiness and other factors.

<i>If you Borrowed</i>	<i>And you have a Credit Rating of</i>	<i>Your Annual Percentage Rate would be</i>	<i>If You make this estimated minimum bi-weekly payment for about 2 years<sup>2</sup></i>	<i>Then Your Total Interest would be about</i>	<i>And Your Total Repayment would end up being about<sup>2</sup></i>
\$2,000.00	Platinum	7.25%	\$43.20	<b>\$161.43</b>	\$2,245.45
\$2,000.00	A	9.25%	\$44.08	<b>\$207.46</b>	\$2,292.10
\$2,000.00	B	12.25%	\$45.46	<b>\$277.53</b>	\$2,363.05
\$2,000.00	C	14.50%	\$46.42	<b>\$327.24</b>	\$2,412.63
\$2,000.00	D	17.50%	\$47.80	<b>\$398.99</b>	\$2,485.28
\$2,000.00	E	17.75%	\$47.92	<b>\$404.97</b>	\$2,491.32

<sup>1</sup> See a Credit Union Representative for more details.

<sup>2</sup> Estimated payment schedule includes Single Credit Disability and Single Credit Life Insurance.

APR=Annual Percentage Rate.

Member must be in good standing with the Credit Union and must not have caused a loss to the Credit Union.

**Federally insured by NCUA**





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# Tuition LOANS

# 7.5% APR\*

**For easy Pre-Qualification, apply today!**

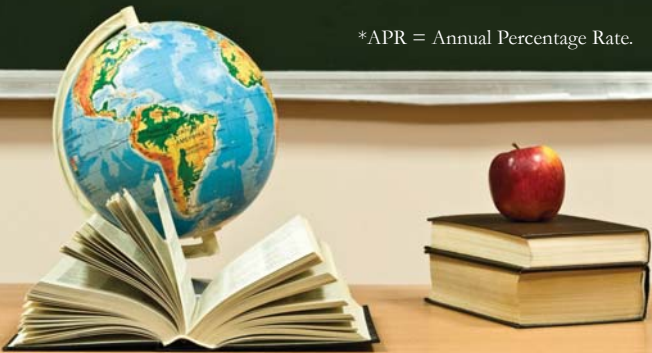
**CLICK:** Download an application online at [www.jpfcu.org](http://www.jpfcu.org)

**CALL:** 504-736-6152

**VISIT:** Any JPEFCU loan officer today!

Proof of tuition and proof of income are required.  
Check will be made payable directly to the school.  
Must be a member in good standing and have not caused the Credit Union a loss.

\*APR = Annual Percentage Rate.



EQUAL HOUSING  
OPPORTUNITY

Federally insured by NCUA

# Back to School

Keep  
JPEFCU  
in mind if you need a  
**Personal Loan**  
for your  
**School Supplies!**



When the new school year approaches, you may need to purchase uniforms, books, classroom supplies or even a new computer! Rest easy about your Back to School Needs and let us see what rate you qualify for on your JPEFCU personal loan!

## 5 Easy Ways to Apply

1. Online: Anytime at [www.jpfcu.org](http://www.jpfcu.org)
2. Phone: 504-736-6152  
24/7 with our Loan 24
3. Fax: Download an application and fax to 504-736-6139
4. Mail: JPEFCU Loan Dept., 1221 Elmwood Park Blvd., #207, P.O. Box 10680, Jefferson, LA 70181
5. In Person: Visit any of our conveniently located branches.



For more information on all our loan products including Home Equity Lines of Credit, visit us on-line at [www.jpfcu.org](http://www.jpfcu.org) or contact us at 504-736-6152.

Must be a member in good standing and have not caused the Credit Union a loss.