

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 with e-Statements** so you can receive your financial information anytime, anywhere, and any of our **3 VISA Credit Cards** – VISA Platinum, VISA Classic or VISA Secured.

Do you need a Secured VISA?

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



**JEFFERSON PARISH**

*Employees Federal Credit Union  
Serving Our Members Since 1959*

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



## Hurricane Preparedness Loan

You are eligible to borrow up to \$2,000 with no credit qualifying if you have been a Credit Union member for at least five (5) years, or if you have a current Hurricane Preparedness Loan, you may be grandfathered in as long as you have not been late on your payments in the last 12 months. Only one (1) Hurricane Preparedness Loan per person. The proceeds of this loan will be reduced by the balance on your current Hurricane Preparedness Loan.

**This special loan offer begins on June 9, 2014  
and expires on September 30, 2014.**

### 6 Easy Ways to Apply

- Online:** Anytime through HOME Branch at [www.jpfcu.org](http://www.jpfcu.org)
- Phone:** (504) 736-6152 - 24/7 with our Loan 24
- In Person:** Visit any of our conveniently located branches.  
**Download a Hurricane Preparedness application online at [www.jpfcu.org](http://www.jpfcu.org) and**
- Email to:** [loandepartmentmailbox@jpfcu.org](mailto:loandepartmentmailbox@jpfcu.org) or
- Fax to:** (504) 736-6139 or
- Mail to:** JPEFCU Loan Dept.  
P.O. Box 10680, Jefferson, LA 70181

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\* 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*</i>	<i>Then Your Total Interest would be about</i>	<i>And Your Total Repayment would end up being about*</i>
\$2,000.00	Platinum	7.99%	\$43.24	<b>\$167.14</b>	\$2,247.09
\$2,000.00	A	9.99%	\$44.08	<b>\$210.21</b>	\$2,290.65
\$2,000.00	B	13.99%	\$45.78	<b>\$298.04</b>	\$2,379.47
\$2,000.00	C	14.99%	\$46.22	<b>\$320.28</b>	\$2,401.93
\$2,000.00	D	17.79%	\$47.44	<b>\$383.28</b>	\$2,465.64
\$2,000.00	E	17.99%	\$47.54	<b>\$387.69</b>	\$2,470.08

\*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.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency.

