



## Hurricane Preparedness Loan Application

**This special loan offer begins on June 3, 2019 and expires on September 30, 2019.**

You can apply online through HOME Branch Online Banking, submit a copy of your current paycheck via:

Email – loans@jpefcu.org  
 In Person at any JPEFCU branch  
 Fax – (504) 736-6139 or  
 Mail – P.O. Box 10680, Jefferson, LA 70181

**Please Note: Loan funds will be deposited into your account and placed on hold until your signed loan documents and current check stub are received.**

**Hurry, offer expires September 30, 2019!**

Date: \_\_\_\_\_ Account #: \_\_\_\_\_ Amount Requested: \$ \_\_\_\_\_ (Total Loan not to Exceed \$2,000.00<sup>1,4</sup>)

Name: \_\_\_\_\_ Email<sup>2</sup>: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Rent (Amount: \_\_\_\_\_)  Own (Value: \_\_\_\_\_) Date of Residence: \_\_\_\_\_

Employer: \_\_\_\_\_ Start Date: \_\_\_\_\_ Occupation: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

Reference Name: \_\_\_\_\_ Ref. Phone: \_\_\_\_\_

Ref. Address: \_\_\_\_\_

Ref. Relation to Borrower: \_\_\_\_\_

Credit Insurance Election: Single Disability?  Yes  No Single Life?  Yes  No

Term Requested:  1 Year (12 months) or  2 Years (24 months)

Repayment Options:  ACH/Payroll Deduction  Automatic Transfer (From Acct. #: \_\_\_\_\_ Suffix: \_\_\_\_\_ Payment Date: \_\_\_\_\_ Source: \_\_\_\_\_)  Other

<p><b>Sign Loan Documents Online via Email!<sup>2</sup></b>  <b>To sign online, please provide a password:</b>          (For your convenience, we suggest using a 5 digit password.)</p>	
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<sup>2</sup>To better protect your privacy, we suggest you use a personal email rather than a work email when conducting financial transactions with the Credit Union.

Please check which account suffix you would like funds deposited into:	<input type="checkbox"/> Savings (Suffix: _____)
	<input type="checkbox"/> Checking (Suffix: _____)

Please check your preferred method of contact:	<input type="checkbox"/> Mobile Phone	<input type="checkbox"/> Home Phone	<input type="checkbox"/> Work Phone	<input type="checkbox"/> Email

Signature

Date

<sup>1</sup>Offer only good for members in good standing with five (5) years continuous membership, are current on all accounts, can demonstrate two (2) years of continuous income, have not been sixty (60) or more days delinquent on any Credit Union loan in the last 12 months and have not caused the Credit Union a loss or be in <sup>4</sup>default (see back). Members who received a Hurricane Preparedness Loan last year 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 loan product is provided as a courtesy to our loyal members in good standing and is not automatically approved.



Phone: (504) 736-6144 Fax: (504) 736-6139 [www.jpefcu.org](http://www.jpefcu.org)  
 1221 Elmwood Park Blvd., Suite 207  
 P.O. Box 10680, Jefferson, LA 70181



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.

# Hurricane Preparedness Loan

You are eligible to borrow up to \$2,000.00 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 and your account is in good standing. 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 3, 2019 and expires on September 30, 2019.**

The Chart below gives you examples of repayment on a \$2,000.00 loan, if you make the minimum estimated bi-weekly payment for approximately two years with automatic payments<sup>3</sup>. Your actual loan interest rate will be determined based on your credit worthiness.

Loan Amount	Credit Tier	Annual Percentage Rate (APR) <sup>3</sup>	Estimated minimum bi-weekly payment for about 2 years <sup>3</sup>	Estimated Interest <sup>3</sup>	Total Estimated Repayment <sup>3</sup>
\$2,000.00	Platinum	7.99%	\$43.38	<b>\$173.97</b>	\$2,255.59
\$2,000.00	A	9.99%	\$44.26	<b>\$218.91</b>	\$2,301.14
\$2,000.00	B	14.99%	\$46.50	<b>\$333.87</b>	\$2,417.51
\$2,000.00	C	15.99%	\$46.95	<b>\$357.40</b>	\$2,441.29
\$2,000.00	D	17.99%	\$47.87	<b>\$404.62</b>	\$2,489.09
\$2,000.00	E	17.99%	\$47.87	<b>\$404.62</b>	\$2,489.09

<sup>3</sup>Estimated repayment schedule assumes loan is disbursed on June 3, 2019, includes Single Credit Disability and Single Credit Life Insurance and assumes bi-weekly payments made by ACH/Payroll Deduction or Automatic Transfers beginning June 28, 2019. The quoted APR includes a 1% discount for payments made by ACH/Payroll Deduction or Automatic Transfers. No down payment required.

APR=Annual Percentage Rate

Member must be in good standing with the Credit Union and must not have caused the Credit Union a loss or be in <sup>4</sup>default.

**<sup>4</sup>Default includes not having updated insurances on auto loans and mortgages with JPEFCU.**

*Together We Can,  
Because We Care!*