



# HURRICANE LOAN

## Be Prepared for a Hurricane Evacuation Threat!

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 3 other products necessary during an evacuation:

- **HOME Branch Online Banking and e-Statements** so you can receive your financial information anytime, anywhere.
- **MOBILE Branch Mobile Banking** delivers account access to you anytime, anywhere through your smart phone. Available free to all members enrolled in our HOME Branch Online Banking service.
- Our **VISA Platinum, VISA Classic or VISA Secured Credit Card**.

### 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.

*Together We Can,  
Because We Care!*



## 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.**

### 5 Easy Ways to Apply

- Online:** Anytime through HOME Branch at [www.jpfcu.org](http://www.jpfcu.org)
- Email:** [loans@jpfcu.org](mailto:loans@jpfcu.org)
- Fax:** (504) 736-6139
- In Person:** Visit any of our conveniently located branches.
- Mail:** JPEFCU Loan Dept.  
P.O. Box 10680, Jefferson, LA 70181

**Hurricane Preparedness Loan application can be downloaded online at [www.jpfcu.org](http://www.jpfcu.org)**

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>1</sup>. Your actual loan interest rate will be determined based on your credit worthiness.

<i>Loan Amount</i>	<i>Credit Tier</i>	<i>Annual Percentage Rate<sup>1</sup></i>	<i>Estimated minimum bi-weekly payment for about 2 years<sup>1</sup></i>	<i>Estimated Interest<sup>1</sup></i>	<i>Total Estimated Repayment<sup>1</sup></i>
\$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>1</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>2</sup>default.

<sup>2</sup>Default includes not having updated insurances on auto loans and mortgages with JPEFCU.



JeffersonParishEmployeesFCU



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.

