

ESL SHORT-TERM LOAN APPLICATION

GET INSTANT CASH SUPPORT

When sudden expenses happen, an ESL Short-Term Loan provides quick cash, from \$250 up to \$1,000 based on credit evaluation, to help pay for them. It's also a practical option if you're trying to establish or restore credit. Choose a 6-month term¹ with a competitive fixed interest rate for manageable payments to keep you on course.

The credit approval process can be conveniently completed in one visit and give you immediate access to your money once approved. We've included the qualifying requirements and application here to get you started.

EASY APPLICATION STEPS

The application process is easy, straightforward and immediately reviewed at any of our branch locations. If approved, the funds will be made available immediately. Just follow the steps below:

1. Meet with an ESL Representative at your nearest branch.
2. Complete the attached application (see requirements inside).
3. Gross Annual Salary.
4. Approval process occurs while you wait.
5. Loan amount will be based on credit evaluation.

PERSONAL > BUSINESS > WEALTH MANAGEMENT

ESL PRODUCTS & SERVICES

Checking Savings	Rewards Visa Signature® Credit Cards
Money Maker	Visa® Prepaid Cards
Tiered Savings Certificates	Visa® Secured Credit Cards
IRAs	Visa® Debit Cards
Health Savings Accounts	Online Banking
Mortgages	Online Bill Pay
Home Equity Loans and Lines of Credit	Telephone Banking
Vehicle and Personal Loans	ESL Live Chat Banking
Short-Term Loans	ATM Network
Visa® Credit Cards	Mobile Banking
	Mobile Deposit

Ask about our full line of Business Banking and Wealth Management products and services.

CONNECT WITH US:

Corporate Headquarters

225 Chestnut Street > Rochester, NY 14604
(Check esl.org for branch locations/hours)

Contact Center (Rochester, NY)

585.336.1000 > 800.848.2265

TDD Services

585.336.1399 > 800.243.6722

Online

esl.org > ESL Live Chat Banking



answers to you

1: Payment example on a 6-month fixed rate loan amount of \$500 with 30 days to first payment at 27.99% APR as of 10/15/2021, 6 monthly payments of \$90.27. Membership subject to eligibility. ESL is a registered service mark of ESL Federal Credit Union. Federally insured by the NCUA.

40-9000 (11/21)



ESL SHORT-TERM LOAN APPLICATION



answers to youSM

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APPLICATION REQUIREMENTS

Please read closely. If you do not meet all of the requirements, we may not be able to approve your ESL Short-Term Loan application.

- An ESL member with a savings account at ESL for the past 90 days.
- At least 18 years old.
- Gross Annual Salary.
- Currently don't have an open ESL Short-Term Loan.
- Maximum of 3 ESL Short-Term Loans in a six month period.
- Positive balances in all ESL Savings or Checking Accounts.
- ESL Loan payments are current (not more than 30 days past due).
- Not in bankruptcy or in the process of filing for bankruptcy.
- Only one borrower on loan.

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Amount Requested \$ _____

(Loan amount from \$250 up to \$1,000 based on credit evaluation. All requests in whole dollar amounts, no cents.)

PAYMENT METHOD OPTIONS (SELECT ONE)

- AutoSweep Automatic Transfer: From ESL account: _____
- Online through ESL Online Banking
- ACH (transfer from another bank)
- Payment coupons

APPLICANT INFORMATION

ESL Member Number: _____ Mother's Maiden Name: _____

First Name: _____ MI: _____ Last Name: _____

Date of Birth: _____ Social Security #: _____

House Number & Street Name: _____ Own Rent

City: _____ State: _____ Zip: _____

Email Address: _____ Home Phone: _____

Your Employer: _____ How Long: _____ Work Phone: _____

Gross Annual Salary by Source (e.g., Primary, Part-time, Rental, Distributions, etc.): \$ _____

Additional Gross Annual Income: \$ _____ Source: _____

Alimony, child support or separate maintenance income need not be revealed if you do not want that income considered on a basis for repayment.

Monthly Mortgage or Rent Payment: \$ _____ Property Taxes: _____

Please list property taxes separate if not included in mortgage payment.

Are you obligated to pay alimony or child support?: Yes No

If yes, what is the monthly amount?: _____

SIGNATURE

APPLICANT PLEASE READ BEFORE SIGNING:

You promise all the information given on this application is true, correct and complete. You authorize ESL Federal Credit Union to exchange credit information related to this application and credit granted as part of the credit investigation process. ESL may request a credit report in connection with this application for credit and any credit update, renewal or extension of credit. Upon request, ESL will furnish you with the name and address of the consumer reporting agency furnishing the report. You agree these funds are to be used for the purpose stated. The selection of a contractor or dealer, acceptance of merchandise purchased and work performed is your responsibility.

X _____

APPLICANT SIGNATURE

DATE

QUESTIONS? CONNECT WITH US:

585.336.1000 > 800.848.2265 > esl.org