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 term 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).
4. Approval process occurs while you wait.
5. Loan amount will be based on credit evaluation.

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 07/07/2017, 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.

ESL PRODUCTS & SERVICES
- Checking
- Money Maker
- Savings
- Certificates
- IRAs
- Health Savings Accounts
- Mortgages
- Home Equity Loans
- and Lines of Credit
- Vehicle and Personal Loans
- Short-Term Loans
- Visa® Credit Cards
- Visa® Prepaid Cards
- Visa® Secured Credit Cards
- Visa® Check Cards
- Online Banking
- Online Bill Pay
- In-Person Bill Pay
- Telephone Banking
- ESL Chat Banking
- ATM Network
- 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

Internet
esl.org > ESL Chat Banking

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 07/07/2017, 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 (08/18)
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.
- Loan amount between $250 and up to $1,000 based on credit evaluation.

ESL SHORT-TERM LOAN APPLICATION

Amount Requested $__________________________
(Loan amount from $250 up to $1,000. All requests in whole dollar amounts, no cents.)

PAYMENT METHOD OPTIONS (SELECT ONE)

- AutoSweep Automatic Transfer: From ESL account: ____________________________
- ACH (transfer from another bank)
- Online through ESL Online Banking
- 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: ____________________________  q  Own  q  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?:  q  Yes  q  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 ____________________________