

## ESL SHORT-TERM LOAN APPLICATION

### GET INSTANT CASH SUPPORT

When sudden expenses happen, an ESL Short-Term Loan provides quick cash, from \$250 to \$500, 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<sup>1</sup> with a competitive fixed interest rate for manageable payments to keep you on course.

With no credit report needed, the 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. Provide verification of income with one of the following:
  - > 2 most recent pay stubs (one within the last 30 days)
  - > Current year Social Security award letter
  - > Current year pension award letter
  - > Proof of other retirement income
4. Approval process occurs while you wait.

## PERSONAL > BUSINESS > WEALTH MANAGEMENT

### ESL PRODUCTS & SERVICES

Checking	Visa® Prepaid Cards
Money Maker	Visa® Secured Credit Cards
Savings	Visa® Check Cards
Certificates	Online Banking
IRAs	Online Bill Pay
Health Savings Accounts	In-Person Bill Pay
Mortgages	Telephone Banking
Home Equity Loans and Lines of Credit	ESL Chat Banking
Vehicle and Personal Loans	ATM Network
Short-Term Loans	Mobile Banking
Visa® Credit Cards	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](http://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](http://esl.org) > ESL 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 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 (07/17)



## ESL SHORT-TERM LOAN APPLICATION



answers to you<sup>SM</sup>

## ESL SHORT-TERM LOAN APPLICATION

### 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.
- Provide verifiable income (requires one of the following):
  - > 2 most recent pay stubs (one within the last 30 days)
  - > Current year Social Security award letter
  - > Current year pension award letter
  - > Proof of other retirement income
- Currently don't have an open ESL Short-Term Loan.
- Maximum of 3 ESL Short-Term Loans in a six month period.
- Direct Deposit into an ESL Savings or Checking Account (must have at least one direct deposit within the last 30 days).
- 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 \$500.

**QUESTIONS? CONNECT WITH US:**

**585.336.1000 > 800.848.2265 > [esl.org](http://esl.org)**

## ESL SHORT-TERM LOAN APPLICATION

Amount Requested \$ \_\_\_\_\_  
(Loan amount from \$250 to \$500. 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 #: \_\_\_\_\_

(The following information will not be used in the decision of your application.)

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