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 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.

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 (07/17)
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

ESL SHORT-TERM LOAN APPLICATION

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

APPLICATION 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