

QUICK CASH holiday loan

It is easier than ever to pay for Christmas expenses this year. Introducing the Telcoe QUICK CASH holiday loan that does not require a credit check. Simply, complete the request form and return to Telcoe and funds will be deposited to your Telcoe account. Not a member of Telcoe yet? Join today and setup your payroll deduction to arrive to your new Telcoe account.

\$1,000 1 Year Loan

13.75% APR Fixed Rate

\$25 non-refundable fee

NO Prepayment Penalty

NO Credit Check

ELIGIBLE TELCOE MEMBERS

- Members in good standing
- Direct deposit to your Telcoe account prior to loan funding (employer deposit)
- Annual income year to date \$23,400 or more as of Oct 1 2021. PLEASE INCLUDE MOST RECENT PAYSTUB.
- 12 Months continuous employment



Please FAX, mail, or deliver to a branch. Processing and funding to your account will be within 3 business days of receipt of request. Download the Telcoe APP to see when your deposit arrives in your Telcoe account. We anticipate a huge response therefore phone call inquiries unfortunately will not be possible.

1. Complete the request form.
2. Return with \$25 fee & recent paystub
3. Be sure you have a direct deposit coming to your Telcoe account from your paycheck

PRIMARY BORROWER

First Name MI Last Name Member Number Social Security Number

Physical Street Address City State Zip Cell Phone Work Phone

Current Employer Start Date Job Title Email address

Answer YES or NO _____ I am not currently covered under an active bankruptcy.

All funds will be deposit to your Telcoe account. Withdrawals can be made at any branch, by calling 24/7 Telephone Teller (501) 375-2648 or calling our office Member Service (option1) (501) 375-5321 during business hours.

LENDING DISCLOSURE AND SECURITY AGREEMENT

AMOUNT FINANCED	AMOUNT OF PAYMENTS	NUMBER OF PAYMENTS	ANNUAL PERCENTAGE RATE <small>The cost of your credit over one year.</small>	FINANCE CHARGE <small>The cost of the loan over one year.</small>	OPTIONAL PAYMENT PROTECTION <small>Life, Disability, Involuntary Unemployment Insurance Protection</small>	TOTAL PAYMENTS <small>The total you will pay at the end of one year.</small>
\$1,000	\$92	12 MONTHLY	13.75%	\$76.46	\$19.38	\$1,095.83
\$1,000	\$46	24 SEMI-MONTHLY	13.75%	\$71.84	\$16.39	\$1,088.23
\$1,000	\$21	52 WEEKLY	13.75%	\$71.77	\$17.04	\$1,088.91

LATE FEE OF 5% OF PAYMENT DUE IF PAID 10 DAYS OR MORE AFTER DUE DATE.

X _____
Signature Required. Be sure to include your most recent paystub and \$25 loan request fee.

Date _____ Please allow 3 business days for processing and disbursement to your Telcoe account. ****please upload a paystub [HERE](#).

The borrower understands that a copy of this loan disclosure and security agreement including an itemization of the amount financed will be sent to them when funds are disbursed. For value received, Borrower promises to pay to the order of lender the principal amount (consisting of the above Amount Financed) of the above loan, with interest at a rate per annum equal to the Annual Percentage rate shown above on the balance of such principal amount from time to time remaining unpaid. Such payments shall be made in the installments provided for in the above Payment Schedule, and if the Borrower shall fail to pay any installment in full on or before the due date of such installment, the Lender at its option, may declare this loan to be immediately due and payable. Borrower at that time agrees to pay the total unpaid balance as well as any additional interest on the principal amount of such installment, at the rate of the interest specified above, from such due date until such principal amount is paid in full, where permitted by law. Borrower also agrees to reimburse Lender promptly for (a) all costs and expenses, including collection costs, reasonable attorney's fees and legal expenses incurred by Lender in endeavoring to collect or enforce any of the liabilities or to realize upon any of the Collateral and (b) all expenses incurred by Lender in performing any agreement of Borrower herein which Borrower shall fail to perform or in taking any other action which lender deems necessary for the maintenance or preservation of any Collateral or Lender's interest therein. Borrower shall have the right to prepay the principal of the loan without penalty in full or in part at anytime provided the borrower shall pay all interest then accrued on the loan. Borrower authorizes Lender to receive information from others about Borrower's credit history or employment. Borrower also authorizes Lender to release to others information regarding Borrower's credit and account(s) experience with Lender.

Hurry! Offer expires December 20th, 2021.

HELPFUL QUICK CASH HOLIDAY LOAN TIPS

- ❖ Please have \$25(Loan Request Fee) on deposit at Telcoe in your share savings account at the time we receive your loan request.
- ❖ Please submit your most recent pay stub with your loan request form. If you have more than once source of income, you want to provide proof of all year to date earnings at the time of your loan request. If we do not receive your paystub, we are unable to process or review your loan request.
- ❖ Your direct deposit/payroll deduction must be received by Telcoe prior to your loan be funded. It may take some employers one to two pay cycles to initiate your payroll deposit to Telcoe, so please do not delay if you are not currently sending payroll deposits to Telcoe. Your loan cannot be funded till the payroll deposit is received to your Telcoe account.
- ❖ Please allow 3-7 business days processing and funding of your QUICK CASH loan. We anticipate a large number of requests this year and want to provide sufficient time to complete all requests. You will receive an email once your loan has been funded to your Telcoe account.
- ❖ Please log into your Telcoe account to view when the loan is funded. The loan department will not be able to take incoming phone call inquires on these loans due to the volume received. If you are not currently setup to log in to your Telcoe account you can email marketing@telcoe.com for assistance. We also offer 24/7 Telephone Teller-call **501-375-2648** or **800-368-2648** to check your Telcoe account balance and deposits. Your 4 digit pin is the last four digits of your social security number. Telephone teller also allows you to mail a check to your home 24/7.
- ❖ **If you do not include your paystub and the fee at the time of your request it will delay your loan processing.**



PO BOX 34200
LITTLE ROCK AR 72203
501-375-5321 OR 800-482-9009

BRANCHES –SHERWOOD, LITTLE ROCK, RUSSELLVILLE
WWW.TELCOE.COM

