

Thank You for Your Interest in Our No Credit Check Christmas Loan!

Our Christmas loan is for \$1,200 @ 18% interest rate with a \$35 processing fee and the payments are around \$118 for 12 months and are set on automatic transfer from your direct deposit.

Please take an application, fill it out and return to the office, drive thru, by mail (600 19th Ave, Meridian, MS), by fax 601-693-5118, or by email SantaSaysYes@1stms.com

We will be processing the applications in order received and we will be calling to set up an appointment time for you to come back and complete the paperwork and/or email you the final documents.

When you return the application, please attach your proof of income (last two paychecks stubs, your benefit/award letter or bank statements for Retirement, Social Security, VA, and Disability income).

We must have your proof of income.

The following are the requirements for the Christmas Loan:

- You must be an active member for one year
- You must be employed for one year (we will verify) or receiving government funds for one year.
- You must have a positive checking balance (if you are in the negative, we can clear the overdraft out, but you will lose your overdraft privilege)
- You must be current on all other loans with 1st MS
- You cannot have a charge off account with 1st MS
- You must have direct deposit with 1ST MS
- You cannot currently be in bankruptcy and you cannot currently have your wages garnished.

If you have any questions, you may reach the loan department @ 601-693-6873 option 4. We look forward to helping you!



CHRISTMAS LOAN APPLICATION



ACCOUNT NUMBER _____

NAME _____ D.O.B. _____

ADDRESS _____

HOW LONG HAVE YOU BEEN AT YOUR CURRENT ADDRESS _____

IF LESS THAN TWO YEARS, PLEASE PROVIDE PREVIOUS

ADDRESS _____

DO YOU PAY RENT OR MORTGAGE? _____

IF YES, HOW MUCH DO YOU PAY MONTHLY? _____

PHONE NUMBER _____

EMAIL ADDRESS _____

EMPLOYMENT _____ PHONE # _____

START DATE _____ MONTHLY GROSS INCOME _____

ADDITIONAL SOURCE _____ AMOUNT _____

PLEASE LIST BELOW YOUR CURRENT LOAN DEBT YOU PAY MONTHLY

(BANKS, CREDIT UNIONS, FINANCE COMPANIES, CAR PAYMENTS, HOUSE PAYMENTS, CREDIT CARDS PAYMENTS, AND ANY OTHER LOANS YOU MAKE MONTHLY PAYMENTS TO)

<u>COMPANY</u>	<u>ESTIMATED BALANCE</u>	<u>MONTHLY PAYMENT</u>
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_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

COMPANY **ESTIMATED BALANCE** **MONTHLY PAYMENT**

PLEASE LIST THREE REFERENCES BELOW

REFERENCE 1:

NAME _____ CIRCLE: FRIEND OR FAMILY

PHONE NUMBER _____ EMPLOYMENT _____

REFERENCE 2:

NAME _____ CIRCLE: FRIEND OR FAMILY

PHONE NUMBER _____ EMPLOYMENT _____

REFERENCE 3:

NAME _____ CIRCLE: FRIEND OR FAMILY

PHONE NUMBER _____ EMPLOYMENT _____

**PLEASE RETURN THIS APPLICATION BACK TO THE CREDIT UNION
WITH YOUR PROOF OF INCOME.
WE WILL CONTACT YOU TO SET UP YOUR APPOINTMENT TIME.
WE LOOK FORWARD TO SEEING YOU!**

Loan Officer Use Only:

Gross Monthly Income: \$ _____ DR Before/After% _____ / _____

Total Payments: _____ / \$ _____