

# **Thank You for Your Interest in Our No Credit Check Back-to-School Loan**

Our back-to-school loan is for \$750 @ 18% interest rate with a \$35 processing fee, and the payments are around \$120 for 7 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 19<sup>th</sup> Ave, Meridian, MS), by fax 601-693-5118, or by email [loans@1stms.com](mailto:loans@1stms.com)**

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 back-to-school loan:**

- You must be an active member for one year
- You must be employed for one year (we will verify)
- 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 1<sup>st</sup> MS
- You cannot have a charge off account with 1<sup>st</sup> MS
- You must have direct deposit with 1<sup>ST</sup> MS
- You cannot currently be in bankruptcy and you cannot currently have your wages garnished.

**Didn't qualify for our Back-to-School Loan? Don't worry! We'd still love the opportunity to review your application for an unsecured personal loan that may better fit your needs.**

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