



CHCA

November 2018

Christmas Loans 2 OPTIONS!

1. **REGULAR CHRISTMAS LOAN** - 12 month term, \$10 App fee.
2. **Christmas + Savings Loan** – Apply for up to \$500. Make regular payment plus add \$20 per pay to go into a special Christmas Savings Club account (These funds will be available to withdraw when the loan is paid.) 12 month term, \$10 App fee.

Please Note – Funds will be used to secure this loan!

APPLY HERE Check 1 Option Option 1 _____ Option 2 _____

Amount Requested \$ _____ Term _____ Account No. _____ Date _____

Name _____ Cell# _____ Home Phone _____

Address _____ Work Phone _____

Email Address _____

Employment _____ Hire Date _____ Salary _____

Rent or mortgage \$ _____

By signing below I understand that CHCAFCU will obtain a credit report. I understand there is a **\$10 processing fee** for this loan request.

Signature _____ Date _____

Credit Union App/Den _____ Date _____

MUST ATTACH 2 RECENT PAY STUBS
\$10 APPLICATION Fee must be included - MUST BE FILLED
OUT COMPLETELY!

GET CASH FOR CHRISTMAS AND SAVE!

ANOTHER OF SANTA'S HELPERS SKIP-A-(LOAN) PAYMENT

You can choose to skip one month's loan payments! If your loan payment is deducted on a bi-weekly basis you have the option of skipping one or two bi-weekly payments. It's very simple to sign up to "Skip-A-Payment". Simply contact the Credit Union for a short application and we'll take care of the rest. **Please Note!** There are certain ramifications to the loan and your total interest payments.

There is a processing fee of \$25.00 (per monthly payment skipped, or \$15.00 for one bi-weekly payment) per loan suffix. The processing fee can be added to the outstanding balance of your loan or paid at time of closing.

Certain conditions apply including: The member applying must be a member in good standing (no delinquent loans or accounts), member must have a six (6) month payment history to qualify, members can only use "Skip-A-Payment" once each calendar year, and member must not have had ANY Credit Union loans delinquent within the last 12 months.

ANNUAL MEETING UPDATE

The 2019 Annual Meeting will take place on Wednesday April 17TH, 2019 at 4:00pm in the main office.

CHECK YOUR CAR LOAN RATE!

Have you checked your **AUTO** loan rate lately? This is a good time to get a lower rate and a lower payment. It's Easy! We'll do all the work for you. Just call your lender and get us a 10 day pay off and we'll do the rest.

****MOVE YOUR CURRENT AUTO LOAN TO US AND SAVE!****

DID YOU KNOW?

We have low, or no, annual fee **VISA** credit cards!
Apply today and get your VISA card in time for a Black Friday Shopping Spree!

HOLIDAY HOURS AND CLOSINGS

CLOSED - Thursday, November 22nd - Thanksgiving

OPEN! - Friday, November 23th - Black Friday

Close at 12:30 – Monday Dec 24, Christmas Eve

CLOSED – Tuesday, December 25th - Christmas

CLOSED – Tuesday, January 1st – New Year's

CLOSED – Monday, January 21st – ML King Day