PUBLIC SERVICE FEDERAL CREDIT UNION
619 UNION AVENUE
MIDDLESEX, NJ 08846
TELEPHONE # (732) 805-9000 FAX # (732) 805-0539

$1,500.00 Holiday Loan Special 2026

- The rate is 15% APR to be paid back in 6 months
- This loan program runs from November 2, 2026 to December 30, 2026 (application and paystub must be in by 12/30/2026)
- This loan waives all debt ratio and credit score requirements.
- Your past performance with us (delinquent/overdrawn) may affect your eligibility.

The following criteria for this loan are as follows:

- Must have been employed for over a year (full time or part time)
- It must be paid through payroll deduction or direct deposit.
- Application and paystub **must** be submitted together after November 2.

****For PSEG Employees- We will accept the paystub dated November 4,2026** (for those who apply 11/2/2026).**

****For NON- PS Workers-** <u>We must receive a most recent paystub dated in November. If Direct deposit needs to be set up/increased, that MUST be done BEFORE loan is processed.</u>

- Current loan of $5,000.00 must have a FICO score above 575 to qualify for additional $1,500.00.
- Current loan of $10,000.00 must have a FICO score above 650 to qualify for Additional $1,500.00
- Current loan of $15,000 must have a FICO score above 700 can qualify for Additional $1,500.00.

Funds will not be released to the member until Truth and Lending, a signed Loan Application and (if needed) Payroll card are returned to the Credit Union

**** If there is an existing Vacation loan, the Vacation loan MUST be paid off in full before getting the holiday loan****