



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

The rate is 13.00% APR to be paid back in 12 months
This loan program runs from November 1, 2020 to December 30, 2020
This loan waives all debt ratio and credit score requirements.
Your past performance with us (delinquent/overdrawn) may effect your eligibility.

The following criteria for this loan is as follows

Must have been employed for over a year.
It must be paid through payroll deduction or direct deposit.
Application and paystub **must** be submitted together after November 1st.
Current loan of \$5,000.00 must have a FICO score above 600 to qualify for additional \$1,500.00.
Current loan of \$10,000.00 must have a FICO score above 675 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 is signed and returned to the Credit Union.