



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 2022

- The rate is 13% APR to be paid back in 12 months
- This loan program runs from November 1, 2022 to December 30, 2022 (application and paystub must be in by 12/30/22)
- 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 1st.

****For PSEG Employees- We will accept the paystub dated October 26th, 2022*** (for those who apply 11/1/21).**

****For NON- PS Workers- 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.**

- 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.