

Facing a Tough Deadline?

Let Your Credit Union's Payday Assistance Loan Be Your Lifeline!

AVOID paying outrageously high service fees and even higher interest rates to expensive payday lenders. Turn to your credit union when you need us most!

Apply for a Payday Assistance Loan (P.A.L.) with us. For only a \$20 application fee you can borrow as little as \$200* or as much as \$750* - whenever you need it. It's super simple, quick and usually granted the same day!

P.A.L. Loan Example

Loan Amount: **1,500** \$500.00

Number of monthly payments: **6**

Based on a 3 month term with two payments per month

Minimum payment amount: **\$87.00**

*Minimum loan amount \$200, maximum \$750. Application fee applies to all P.A.L. loan application requests. Maximum loan term is 3 months, minimum payment \$50. APR is 28%. Maximum 2 P.A.L. loans per year. Other restrictions apply. APR = Annual Percentage Rate

NO CREDIT REPORT NECESSARY!

Call or visit any branch for immediate service with your P.A.L. request.

Rancho Federal
CREDIT UNION

866.855.9050

www.ranchofcu.org

Certain restrictions apply – see reverse side for general qualifying criteria.

UFCW CREDIT UNION
A DIVISION OF RANCHO FEDERAL CREDIT UNION