

**Let South Side Community
Federal Credit Union show you
how to save money, build credit
and have some peace of mind!**

Inquire About Our:

Free:

- Credit Counseling**
- Financial Education Classes**
- Housing Counseling**
- Second Chance Checking**
- Wealth & Wellness Program**



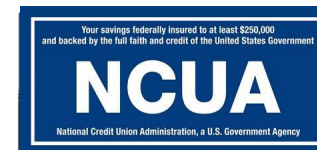
Hours of Operation
Mon. & Wed. 9:00 a.m.–5:00 p.m.
Fri. 10:00 a.m. – 6:00 p.m.
Sat. 10:00 a.m. – 2:00 p.m.
Closed Tuesday and Thursday



**South Side
Community**
Federal Credit Union

PAL(+)
PAYDAY ALTERNATIVE
LOAN PLUS

5401 S. Wentworth Avenue
Suite 25
Chicago, IL 60609
(773) 548-5500 Phone
(773) 548-5533 Fax
www.SouthsideCommunityFcu.org



“South Side- We’re here to serve you.”

PAYDAY ALTERNATIVE LOAN PLUS

PAL(+)



PAL PLUS Application (Please Print)

Account no. _____ Balance: _____

Social Security No. _____

Name (Print) _____

Street Address _____

City _____ State _____ Zip Code _____

Home Phone () _____

Work Phone () _____

Cell Phone () _____

D.O.B. _____ Direct Deposit **Y/N**
(circle one)

Employer _____ Occupation _____

E-mail Address _____

D/L or State I.D. # _____ Exp _____

Loan Amount _____ Purpose _____

Rent or Mortgage _____

Monthly Income _____

Primary Member Signature _____ Date _____

For Office Use Only

Credit Score _____ Officer _____ Date _____

Approved _____ Denied _____ Counseling required _____

Amounts Range Between:
\$200-\$1000

Eligibility Requirement to Apply:

- Must be a member of the South Side Community Federal Credit Union for at least 30 days
- Must earn at \$1,000 per month
- Must provide most recent two pay stubs (verifiable income) or recent two years of tax returns
- Members with credit scores below 550 may be required to receive credit counseling or/ & attend financial education classes prior to loan disbursement
- \$20 non-refundable application fee
- Must maintain a balance of \$50.00 in a share account for the duration of the loan

Limitation: A member is eligible for no more than 3 loans in any rolling six-month period and may not have more than one PAL Plus loan at a time.

Term: 1 month to 6 months
for:

- CAR REPAIRS
- INSURANCE PAYMENTS
- SCHOOL EXPENSES
- SECURITY DEPOSITS
- OTHER EMERGENCIES

The Payday Alternative Loan Plus is available to all credit union members.

Do not patronize the predatory lending industry. Check with the South Side Community Federal Credit Union for all of your financing needs. We are here to help!