

## **You Can Convert Your Good Credit to Cash**

You've worked hard to build and maintain your good credit. Now you can enjoy the rewards of your efforts. Your success allows us to offer you a credit plan that guarantees convenience and easy access to cash.

## **Our Overdraft Protection Plan Means Financial Convenience**

Our plan is designed to end overdraft complications and charges and bring financial stability into your life. Overdraft protection means that we've approved, in advance, a personal, unsecured loan to balance your account if you should overdraw. With our plan, you avoid costly overdraft charges and embarrassing delays.

## **Our Overdraft Protection Plan Means Financial Freedom**

You know the excitement of discovering a great bargain, the joy of buying that perfect gift, or the fun of a spontaneous weekend holiday. But, you may also know the disappointment of discarding your plans because of a depleted credit union account. It needn't happen again. Use your good credit to qualify for our plan, and convert your checking account into a line of credit account. You may write your own loan any time you need extra money for pleasure or an emergency. You can access this line of credit by simply writing a check or coming into the credit union for an over-the-counter advance. Know the freedom of having a reserve fund at your command.

## **Investigate the Possibilities in Your Future**

Apply today! Complete the application on the reverse side and return it for our prompt review. When approved, visit with our Credit Union Loan Officer to complete the agreement. You'll have new cash resources and new potentials in your life.

## **Any Questions?**

We'll be glad to talk with you about your credit union insurance, finance charges, pay schedules, ways to access your credit line and your credit loan limit.

## **Apply Now! We Value Your Good Credit**

Pioneer Valley FCU  
246 Brookdale Drive  
Springfield, MA 01104  
413-733-2800  
[www.pioneervalley.coop](http://www.pioneervalley.coop)

# **Overdraft Protection**



*Dedicated to Delivering...*



Dedicated to Delivering...

# Overdraft Protection Application

Please Print

Amount Requested  \$500  \$1,000  \$1,500  \$2,000  other \$ \_\_\_\_\_  
Credit Union Checking Account Number

NOTE: You must have a Credit Union Checking Account in order to apply for Credit Union Overdraft Protection

Please check one:  Individual Application

Joint Application

## Applicant Information

Name (Last)	(First)	(Middle Initial)
Address (street, city, state, zip)		How Long
Previous Address		How Long
Home Phone No.	Business Phone No.	
SS#	Birth Date	No. of Dependents
Name of Present Landlord/Mortgage Holder		Phone No.
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Mo. Rent/Mortgage \$

## Co-Applicant Information

Name (Last)	(First)	(Middle Initial)
Address (street, city, state, zip)		How Long
Previous Address		How Long
Home Phone No.	Business Phone No.	
SS#	Birth Date	No. of Dependents
Name of Present Landlord/Mortgage Holder		Phone No.
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Mo. Rent/Mortgage \$

## Income / Employment

Place of Employment	Start Date	Monthly Gross \$
Position	Tour	Work Phone
Address	City	State Zip
Previous Employer	How Long	
Source of Other Income (pensions, rental income, investments, etc.)	Monthly Gross \$	
Does applicant derive income from alimony, child support or maintenance? <small>NOTE: Such source of income need not be revealed if applicant chooses not to provide it.</small>	Monthly Gross \$	

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## Non Credit Obligations

Monthly alimony and/or child support payments	Monthly \$
Other	Monthly \$

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Other	Monthly \$

## Applicant Signature

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

The statements herein are made for the purpose of obtaining the loan and are true. I understand that failure to list any outstanding debt may disqualify the request. I/we hereby authorize the Credit Union or any credit bureau or other investigative agency employed by the Credit Union, to legally investigate any references herein listed or statements or other data obtained from me or from any other person pertaining to my credit and financial responsibility.

I hereby authorize the Credit Union to investigate the probability of my continued employment. I understand this includes the release of my earnings over the past 52 pay periods and my current annual gross.

Applicant Signature signifies agreement to the statements above:

Co-Applicant Signature signifies agreement to the statements above:

**X** \_\_\_\_\_ Date \_\_\_\_\_

**X** \_\_\_\_\_ Date \_\_\_\_\_

Submit Completed Application & Your 2 Most Recent Pay Stubs to:  
PVFCU Loan Department, 246 Brookdale Dr., Springfield, MA 01104

Loan Officer: \_\_\_\_\_