

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 Postal FCU
246 Brookdale Drive
Springfield, MA 01104
413-733-2800
www.pioneerpostalfcu.com

Overdraft Protection





Overdraft Protection Application

Please Print

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

Own 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? _____ Monthly Gross \$ _____
NOTE: Such source of income need not be revealed if applicant chooses not to provide it.

Non Credit Obligations

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

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:

_____ Date _____

Co-Applicant Signature signifies agreement to the statements above:

_____ Date _____

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. _____

Own Rent Mo. Rent/Mortgage \$ _____

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