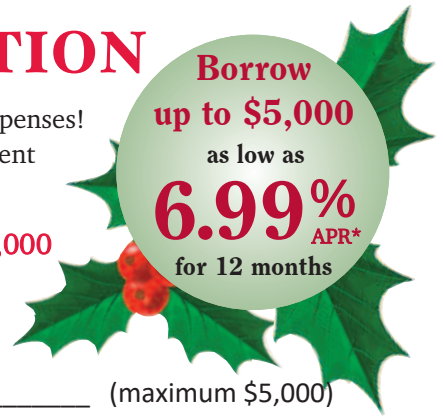


HOLIDAY LOAN APPLICATION

This year, you may qualify to borrow up to \$5,000 for Holiday expenses!
Please fill out this application, attach a copy of your most recent paycheck, and return to any Bayou Federal branch.

This special Holiday Loan is available from \$1,000 to \$5,000 based on credit. Offer expires December 31, 2020.



Date: _____ Amount requested \$ _____ (maximum \$5,000)

Account Number: _____ Name: _____

Address: _____

Employed by: _____ Employment Start Date: _____

Mobile Phone: (_____) _____ Home Phone: (_____) _____

Work Phone: (_____) _____ E-Mail: _____

Reference Name: _____ Reference Phone: _____

Reference Address: _____ Relation to Borrower: _____

Credit Insurance Selection: Single Disability? Yes No Single Life? Yes No

Repayment Option: ACH / Payroll Deduction Automatic Transfer from Account # _____
 Bi-weekly Semi-Monthly

Payments will be scheduled to begin 30 days after loan funds are deposited to your BFCU account, unless another date is specified.

If approved, which account would you like funds deposited into? Savings Checking

Your preferred method of contact: Mobile Phone Home Phone Work Phone E-Mail

This offer only available to members in good standing with continuous membership, who are current on all accounts and have not caused the credit union a loss. Only one Holiday Loan per member.

* APR = Annual Percentage Rate. Not all applicants will qualify. Lowest rate with automatic payments from a Bayou Federal account, otherwise, add 0.50% to your best rate. Minimum loan amount is \$1,000 and maximum loan amount is up to \$5,000. Required minimum gross income of \$1,000 per month. Rate will be based on amount, term, and individual credit history. The 6.99% promotional APR is available only on a 12-month repayment term with automatic payments. First payment is due 30 days from date when funds are deposited to your BFCU account. This offer cannot be used to refinance or transfer an existing BFCU debt in your name or secured by collateral titled in your name. Holiday Loan payment example: \$86.52 per \$1,000.00 borrowed. Normal credit criteria apply. Offer expires 12-31-2020.

****** We may contact you for additional information. ******

Loan requests are subject to approval by Bayou Federal Credit Union.

I hereby certify that all statements made, including those on attached papers hereto, are submitted for the purpose of obtaining credit and are true and correct to the best of my knowledge. I understand the Credit Union will rely on the representations that I have made in my loan application concerning my assets and debts in determining whether or not to make the loan for which I have applied. On my application I have disclosed, including those attached papers hereto, all of my assets and listed their true value and all of my debts and the current balances due. I am responsible for no other debts. I authorize the Credit Union, who shall incur no liabilities of said investigations, to investigate my credit file and personal background from time to time as it deems necessary to make inquiries pertaining to my employment, credit standing and my financial responsibility. If this loan is approved, the transaction must be completed within 90 days. I authorize the Credit Union to debit the \$10 application fee from my Savings or Checking account.

Signature: **X** _____

Date: _____