



PAYDAY STRETCHER LOAN

REQUIREMENTS CHECKLIST

- Completed Application**
- Recent Paystub**
- Verification of Employment**
- \$35.00 Non-Refundable Application Fee**

CONTACT US

PHONE: (602) 254-5291

FAX: (480) 644-1480

EMAIL: loans@bannerfcu.org

If you prefer, you can stop by any of our offices to complete an application for a Payday Stretcher loan.

BASIC REQUIREMENTS

- Must be a member of the credit union for a minimum of 1 month
- Must be employed for a minimum of 6 months at current employer
- Must provide current verification of employment with hire date and current work status
- Must provide a copy of your most recent paystub

ADDITIONAL DETAILS

- Loans of \$200.00 to \$500.00 available
- A \$35.00 non-refundable application fee to be collected at the time of application
- Maximum 4 PayDay Stretcher loans per year allowed
- Account(s) must be in good-standing with credit union
- A PayDay Stretcher loan must be paid in full for at least 30 days before you are considered eligible to apply for another one

READY TO APPLY?

- Print and complete the following form
- Ensure you have the \$35.00 non-refundable application fee
- Provide your most recent paystub and verification of active employment
- Provide two personal references: name, address, and phone number required (cannot live in same household)
- Fax to (480) 644-1480 or email to loans@bannerfcu.org.

WHAT HAPPENS NEXT

When all requirements are submitted to us by fax or email, **please allow up to 1 hour for processing during normal business hours. If qualified, you will receive an email with instructions for completing your PayDay Stretcher loan.**

If you have any questions during the PayDay Stretcher loan process or would like to speak to a representative before applying, call (602) 254-5291.

The credit union with *heart!*

Failure to complete the application and to provide the required documents may lead to delays in processing