



Community First Loan

With drastic changes happening by the day, we know that small businesses and people in our community are facing challenging times. As a local not-for-profit for 90 years, we have always believed in giving back to our community and want to do what we can to help during this pandemic. While we don't want to encourage loans, we do want to be a financial resource and partner to help people who have been impacted by changing work situations.

"Community First Loan" available for a limited time:

- Up to \$5,000* for those impacted by the pandemic (COVID-19)
 - Dollar amounts will be based on credit or 3 months of core household expenses (i.e. mortgage, rent, car payments)
 - Relaxed underwriting guidelines, we are going to try to help!
- No payments for 3 months
- 3-year term
- 3.99% APR* fixed rate
- No fees and no prepayment penalty

Loan Example

\$5,000 at 3.99% for 36 months and no payments for first 90 days, the payment would be \$148.55/month.

Please contact us at 320-252-2634, 888-252-2634, or info@stcloudfcu.coop

**Annual percentage rate available to qualified buyers subject to credit approval. We will ask for verification of impact of the pandemic.*

We will get through this together – stay healthy and be safe!

