

CONTINUING EDUCATION LOAN



Rutgers Federal Credit Union recognizes the importance of continuing education. We want to help you achieve your goals, that's why we offer the Continuing Education Loan.

- Borrow up to \$10,000*
- Terms up to 60 months
- Rates as low as 5.25% APR*

Let us help you make your continuing education a reality. Complete the loan application below.

Busch Branch

85 Davidson Road
Piscataway, NJ
08854

Camden Branch

Campus Center
326 Penn Street
Camden, NJ
08102

College Ave. Branch

100 College Ave.
New Brunswick, NJ
08901

Newark Branch

249 University Ave.
Newark, NJ
07102

This loan is available to qualified borrowers who meet all the Continuing Education Loan criteria and qualify for a loan under Rutgers Federal Credit Union's underwriting guidelines. You must provide proof of acceptance and a tuition bill for the Continuing Education Program. *APR= Annual Percentage Rate. Subject to credit approval and terms are subject to change. APR based on credit worthiness. Payment example \$10,000.00 borrowed at 5.25% APR, 60 monthly payments of approximately \$384.34 per month. Rate not available for refinance of an existing RFCU loan. Credit Union membership required upon loan closing.

LOAN APPLICATION

NMLS # 685724

ACCOUNT NUMBER

APPLICANT INFORMATION - Must be completed in its entirety

First Name	Middle Initial	Last Name		
Street Address	City	State	Zip	
Years There	Home Phone	Cell Phone		
Previous Address				
Credit Information (Monthly Payments)	Mortgage \$	Balance \$	or Rent \$	
E-mail Address	Date of Birth	Social Security Number		
Present Employer		Employer Phone		
Years There	Your Position	Annual Salary/Wages \$		
Name/Address Nearest Relative Not Living With You			Phone Number	

CO-APPLICANT INFORMATION - Must be completed in its entirety

First Name	Middle Initial	Last Name		
Street Address	City	State	Zip	
Years There	Home Phone	Cell Phone		
Previous Address				
Credit Information (Monthly Payments)	Mortgage \$	Balance \$	or Rent \$	
E-mail Address	Date of Birth	Social Security Number		
Present Employer		Employer Phone		
Years There	Your Position	Annual Salary/Wages \$		
Name/Address Nearest Relative Not Living With You			Phone Number	

Note: Please include copies of two recent pay stubs. Additional forms may be needed to process your application.

1. This statement is submitted to obtain credit and I(we) certify that all information herein is true and complete. I (we) also authorize the credit union to verify or obtain further information the credit union may deem necessary concerning my (our) credit standing.
2. Security Agreement: Collateral securing other loans with the credit union will also secure this loan. You are giving a security interest in your shares and/or deposits in the credit union.
3. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures.
4. Rates based on credit worthiness.

X _____ X _____
 Applicant Signature Date Co-Applicant Signature Date

Additional forms may be required. Complete loan details and rate determination will be provided after your application has been processed.

Amount Requested

\$ _____

Term of Loan (Months)

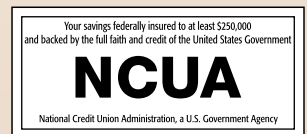
Purpose of Loan

Continuing Education

Are you interested in having your loan protected?

Yes No

If "YES," the credit union will disclose the cost to protect your loan. The credit protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.



- Visit any of our campus branches
- Fax to 732-445-0387
- Email to loans@rutgersfcu.org