



**MAIN BRANCH**  
 2500 North State Street  
 Jackson, MS 39216  
 Phone: (800) 643-1567

**GRENADA BRANCH**  
 960 J K Aventura Drive  
 Grenada, MS 38901  
 Phone: (662) 227-7153

**OXFORD BRANCH**  
 1101 Jackson Ave. West  
 Oxford, MS 38655  
 Phone: (662) 236-9099

Please print and complete form then take to your nearest MSFCU branch.

# Freedom Loan Application

*Please note and initial all of the following points below:*

- \_\_\_\_\_ Member of MSFCU for 6 months with an open and active account.\*  
 (\*Active Account includes routine/consistent deposits equal to or greater than loan payment.)
- \_\_\_\_\_ Member must be 21 years old.
- \_\_\_\_\_ Must be in good standing with MSFCU on all accounts (including joint accounts).  
 (Paid share charge-offs are eligible for a Freedom Loan 90 days from the date paid in full)
- \_\_\_\_\_ MSFCU credit cards must be current.
- \_\_\_\_\_ No outstanding balance on a Freedom Loan.
- \_\_\_\_\_ Current paycheck stub must be submitted with this application (no more than 30 days old).  
 (Also, please include proof of any additional income, if applicable.)
- \_\_\_\_\_ Overdraft Protection must be within limits.
- \_\_\_\_\_ \$20 Application fee must be available in account.
- \_\_\_\_\_ Loan amount will be determined using your financial capacity to repay this debt.

Amount Requested: \_\_\_\_\_ Terms: \_\_\_\_\_ Purpose of Loan: \_\_\_\_\_  
 (\$200 - \$1,000) (1 - 6 months)

\$1,000.00 for 6 months - Monthly Payment estimated at \$180.62  
 \$ 500.00 for 6 months - Monthly Payment estimated at \$ 90.31

Account Number: \_\_\_\_\_

<p>Married Applicants: May apply for a separate account.          Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if:          1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),          2. your spouse will use the account, or          3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.          Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.          Guarantor: Complete the Other section if you are a guarantor on an account/loan.</p>																																																																																													
<input type="checkbox"/> LOANLINER Account/Loan: <input type="checkbox"/> Individual <input type="checkbox"/> Joint (Including ATM/Debit Card Access to the Account if Available) Amount Requested \$ Purpose/Collateral: Repayment: <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Cash <input type="checkbox"/> Military Allotment <input type="checkbox"/> Automatic Payment																																																																																													
<b>PAYMENT PROTECTION</b> Are you interested in having your loan protected? <input type="checkbox"/> Yes <input type="checkbox"/> No If you answer "yes", the credit union will disclose the cost to protect your loan. The 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.																																																																																													
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