

Kwik Cash

Versatile, personal line of credit
for when you need it!



Valley
COMMUNITIES
CREDIT UNION

.....Where Membership Matters

What is Kwik Cash?

Valley Communities Credit Union's Kwik Cash line of credit is a versatile, personal line of credit that is available when you need it. It is a convenient way to access cash anytime for:

- Holiday shopping
- Back-to-school shopping
- Car repairs
- Unexpected bills
- Home repairs
- Last minute travel, and more!

You can even use a Kwik Cash line of credit to help you establish a positive payment history. Once you are approved, you can access your cash fast.

Be ready for unexpected expenses with a Kwik Cash line of credit.



Kwik Cash Application

Please check the circle for the type of credit you are applying for:

<input type="radio"/>	Individual Credit - unmarried applicant. Complete only the left hand column
<input type="radio"/>	Individual Credit - married applicant. If both you and your spouse are residents of WI, complete both left and right hand columns. If you, or your spouse is not a resident of WI, complete only the left hand column.
<input type="radio"/>	Joint Credit - with your spouse. Complete both left and right hand columns and sign below. We intend to apply for joint credit: X _____ X _____ Applicant Co-Applicant
<input type="radio"/>	Joint Credit - with another applicant or co-signer who is not your spouse If either applicant is married and both applicant and spouse are WI residents, each applicant must complete a separate application with information about their spouse in the right hand column and sign below. I intend to apply for joint credit with: _____ X _____ Applicant

Applicant

Co-Applicant

VCCU Account Number _____

Choose One: Married Unmarried Legally Separated

Choose One: New Increase Current Limit

I am a student at an institution of higher education, and I live on campus or within 1,000 feet of a campus border.

Last _____ First _____ Middle _____

Social Security Number _____ Date of Birth _____

Home Phone _____

Street Address _____ Length of Residence _____

City _____ State _____ Zip _____

Present Employer _____ Length of Employment _____

Employer Address _____

Employer Phone _____ Present Net Income from Employment _____

Other Income _____ Source _____

Total Monthly Rent or Mortgage Payments _____

Last _____ First _____ Middle _____

Social Security Number _____ Date of Birth _____

Home Phone _____

Street Address _____ Length of Residence _____

City _____ State _____ Zip _____

Present Employer _____ Length of Employment _____

Employer Address _____

Employer Phone _____ Present Net Income from Employment _____

I/We certify that this information has been supplied truthfully, accurately and voluntarily, and therefore authorize this credit union to investigate our credit worthiness, credit history and financial responsibility through any credit bureau or by any other reasonable means. The credit union may release information about this credit experience with me/us. This application does not constitute a contract for the extension of credit.

Applicant Signature

Co-Applicant Signature

Complete this section only if you are married and you are applying for credit separate from spouse. If this section applies, we are required by Wisconsin law to notify your spouse by mail if your loan is granted.

I certify that the credit being applied for, if granted, will be incurred or obtained during marriage and will be in the interest of the marriage or family. This statement is made in accordance with Wis. Stats. sec. 766.55(1)

Applicant Signature

Date

Payment Information

The minimum monthly payment will be the greater of \$25.00 or 5% of the current balance. Your minimum monthly payment must be paid by the last day of each month to avoid late fees.

A convenient way to access cash, fast.

Addendums

- No Annual Fee
- No minimum finance charge
- An open-end disclosure of charge is incorporated in this form
- Annual percentage rate (APR): 8.9% - 16.9%. Kwik Cash line of credit annual percentage rate is based on your credit score(s) at the time of application. For current rates, phone, visit one of our offices, or visit www.valleycommunities.org
- Finance charges begin to accrue on the day of posting the cash advance
- If the minimum monthly payment is not paid on or before the 10th day after its scheduled payment due date, a charge of 10% of the scheduled payment with a maximum of \$30.00 will be assessed
- Checks or share drafts presented for payment on your account that are rejected for non-sufficient funds (NSF) will be charged \$15.00

Wisconsin Residents

No provision of a marital property agreement, a unilateral statement under Wisconsin Statute section 766.59, or a court decree under Wisconsin Statute Section 766.7 adversely affects the interests of Valley Communities Credit Union unless prior to the time the credit is extended, Valley Communities Credit Union is furnished with a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to Valley Communities Credit Union is incurred.

SERVING YOU IN YOUR COMMUNITY AT ONE OF THESE FIVE CONVENIENT LOCATIONS!

Kronenwetter

2290 County Rd. X, Suite C
Kronenwetter, WI 54455
(715) 359-0050

Stevens Point

2940 Church Street
Stevens Point, WI 54481
(715) 341-4543

Marshfield

2011 S. Central Avenue
Marshfield, WI 54449
(715) 384-2867

Wisconsin Rapids

440 8th Street South
Wisconsin Rapids, WI 54494
(715) 424-4400

Mosinee

1105 Western Avenue
Mosinee, WI 54455
(715) 693-3400

Corporate Office

975 Indianhead Drive
Mosinee, WI 54455
(715) 693-5770

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www.valleycommunities.org

 facebook.com/ValleyCommunitiesCU

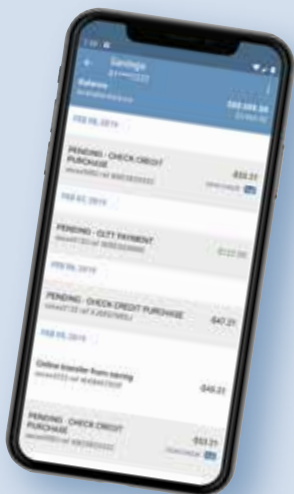
 [@valleycommunitiescreditunion](https://instagram.com/valleycommunitiescreditunion)

*Access your
account anywhere!*



OUR APP:

Use the camera on your smartphone to scan the QR Code to easily download our app, anywhere!



Insured by NCUA



EQUAL HOUSING OPPORTUNITY