

# FAST CASH LOAN

Apply today by talking to one of our local loan experts or visiting our website.



**Your Local Loan Experts.**  
We are ready to serve you



**Yes You Can!**  
Tell us what you want. We listen.  
Then deliver.



**Equal Housing Lender.**  
Federally Insured by FDIC.

05/23



## **Lobby Hours**

Monday - Friday  
9:00AM-5:00PM  
Saturday (Uptown Only)  
8:00AM-12:00PM

## **Drive-up Hours**

Monday - Friday  
7:30AM - 5:30PM  
Saturday  
8:00AM-Noon

## **Phone Numbers**

Office: (507) 387-3055  
Toll Free: (800) 247-0522  
Fax: (507) 387-5235  
A.R.T: (507) 387-3088  
A.R.T. Toll Free: (877) 886-9100  
Lost/Stolen Card: (800) 234-5354

## **Email**

loan@mnvalleyfcu.coop  
msa@mnvalleyfcu.coop  
info@mnvalleyfcu.coop

[www.mnvalleyfcu.coop](http://www.mnvalleyfcu.coop)



Federally insured by NCUA



# Fast Cash

Serving Blue Earth, Brown,  
Nicollet, LeSueur, Watonwan &  
Waseca Counties





## MONEY FOR WHEN YOU NEED IT MOST

Have you ever fallen short on funds between paychecks but did not want to fall prey to the traditional payday lending trap? Payday lenders charge between 200% and 1092% on money borrowed.

## FAST CASH LOAN BENEFITS

### Fast Cash Gives You:

- \$500- with up to 6 months to repay
- Quick application process
- Upfront Application fee: \$19
- 18% APR\*

### Alternatives to Money Traps

According to a study by the Consumer Federation of America, The Annual Percentage Rate on a \$100 loan for 14 days ranged from 200% to 1092%. Not only are the loans expensive, but many people end up trapped in an endless loan, rolling over the loan and fees every two weeks.

**Fast Cash Loan**– Fast Cash allows you to borrow \$500 with up to 6 months to repay and a low application fee of \$19. This short term loan can save you money over the traditional payday loan.

**Save Money for a Rainy Day**– By saving money on a regular basis, you will have money for emergencies. Pay yourself first by automatically depositing money into a savings account.



## LOAN REQUIREMENTS

- Must be at least 18 years old
- Valid Driver's License or State ID
- Checking account in good standing at MVFCU
- 60 days of employment
- Must have lived at current address for at least 60 days
- must not have a loan in collections status with MVFCU
- Must not already have a Fast Cash Loan outstanding with MVFCU
- Must not be in a current bankruptcy or prior bankruptcy within last two years
- Must have direct deposit at MVFCU