WINTER WONDERLOAN REQUEST FORM

If you are interested in applying for a Credit Union of the Rockies Winter WonderLoan, please complete the form below, and return it to referrals@cu-rockies.org, or bring it to any branch location.

Member Name: _____ **Joint Name, if applicable:** _____

It is my intention to apply for joint credit (Initial Here): Primary Member: ___ Joint Member: ___

Account Number: _____

Phone Number: _____ **Email Address:** _____

Best time to reach you: _____

Based on your estimated credit score**, select a loan option below:

Tier One: Credit score 680 or higher, $5,000.00, 11.99% APR*, 36-month term, and a monthly payment of $167.00.

Tier Two: Credit score of 660-679, $3,000.00, 13.99% APR*, 24-month term, and a monthly payment of $145.00.

Tier Three: Credit score of 580-659, or no FICO score, $1,500.00, 16.99% APR*, 12-month term, and a monthly payment of $138.00.

No FICO score with a negative credit history does not qualify for the Winter WonderLoan.

If your Winter WonderLoan request is received before 12pm (MT) Monday-Friday, a credit union employee will reach out to you the same day. If received after 12pm (MT), you will be contacted the next business day.

Primary Member Signature: _____ **Date:** _____

Joint Member Signature: _____ **Date:** _____

Winter WonderLoan Disclosure Statement

**Your estimated credit score may vary and not be the same as the credit score used by Credit Union of the Rockies.

*Annual Percentage Rates (APR) effective as of 11/01/2023 and may vary depending on individual credit history and underwriting factors. Credit verification is required. Must be in good standing on all Credit Union of the Rockies (CUR) accounts and loans. All applicants must have been a member of CUR for a minimum of 6-months at the time of application. One applicant must be currently employed or provide proof of income stream. If you have been denied a loan in the past 30 days, your application will be reviewed by upper management and the decision may be delayed. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.