

## Compare Rates, Fees and Features

\$500 Employer-Sponsored Small-Dollar Loan	\$500 Payday Lender Loan
17.99 APR* with no application fee	Fees and interest equal to \$15 per every \$100 borrowed every 14 days
Total cost for 90 days: \$16	Total cost for 90 days: \$450
Builds borrower's credit score	Does not build borrower's credit score
Strengthens savings for the future	Does not build savings

## The employer-sponsored small-dollar loan is designed to be quick, easy and helpful.

To qualify you will need:

- Current employment in good standing for at least 12 months
- Valid photo ID
- No active bankruptcies or judgments
- To establish payroll deduction

### *We've all experienced it*

The furnace goes out, your car needs repairs, an unexpected medical bill comes up. Whatever the situation, our small-dollar loan is a smarter way to help with some of the expected and unexpected events that require more cash than you might have available.

- Loans up to \$2,000
- Repayment terms from 90 days to 1 year
- Bi-weekly paycheck deductions

## Getting Started is Easy

Through an agreement with ABC Credit Union, XYZ Company provides employees with access to an ABC Credit Union small-dollar loan. This is a loan up to \$2,000 to help employees with emergency/unplanned needs. This loan is repaid through payroll deductions. Employees will be charged interest for the loan at a competitive rate. There are no other fees. After the loan is repaid, a deduction in the amount of the loan installment continues on an opt-out basis and is deposited into the employee's savings (share) account.

To be eligible, employees must be actively employed in good standing with a minimum of 12 months of service. This information will be verified by an XYZ human resources representative. The loan will be approved by ABC Credit Union. The employee must furnish photo identification and open a regular savings (share) account with a minimum balance of \$25.00. This is required before the loan will be disbursed. The loan proceeds will be disbursed in an ABC Credit Union savings (share) account. If the employee has filed for bankruptcy, the bankruptcy must be discharged a minimum of one year to be eligible for this loan.

## Contact Information

Name			
Address			
City	State	Zip	Apt. #
Home Phone		Work Phone	
Cell Phone		Email	
Social Security #		DOB	
Occupation		Annual Income	
Date of Hire		Employee Number	
Borrower's Signature		Date	
Employer Signature		Date	

## Loan Request

How much would you like to borrow?  
(up to \$2,000)

Repayment amount from each paycheck:  
(cannot be less than \$50.00)

☐ \$50 ☐ \$100 ☐ \$150 ☐ \$ \_\_\_\_\_

\*APR = Annual percentage rate. Rates are subject to change, speak with your credit union representative for current rates.



# A Smarter Small-Dollar Loan



are partnering to help  
you achieve financial success.



**Get funds quickly for  
emergency expenses**



**Start building positive  
credit**

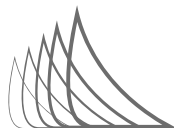


**Create savings for your  
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**It's Cash,  
It's Savings,  
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Apply Today



EMPLOYER  
LOGO • HERE

Contact your  
HR team to get started.

**Human Resources  
888-555-6666**



Credit Union  
Name Here

**Main Branch Location  
888-555-6666**

**Branch Location  
888-555-6666**

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# Borrow Now. Prepare for Tomorrow.

Get the money you need now while  
creating tomorrow's financial security.



## A close-up portrait of a young woman with long, dark brown hair, smiling and looking upwards and to the right. She is wearing a white top. The background is a bright, out-of-focus outdoor scene with warm, golden light, suggesting a sunset or sunrise. A large, white, semi-transparent triangle is positioned on the right side of the image, partially obscuring the background and the woman's face. The text 'BO' and 'P' are visible in the top right corner, and a 'G' is visible in the middle right area, all in a dark, bold font.



EMPLOYER  
LOGO • HERE



Community Partner

- ✓ Get funds quickly for emergency expenses
- ✓ Start building positive credit
- ✓ Create savings for your future

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Contact your  
HR team to get started.

**Human Resources**  
**888-555-6666**





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NCUA

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# A Smarter Small-Dollar Loan

Improve employee  
retention, productivity and  
satisfaction through a  
low-cost high-impact  
employee benefit.





# Opportunity

- ✔ **Reduce Employee Stress**
- ✔ **Improve Employee Retention**
- ✔ **Increase Employee Productivity**

Over 12 million Americans have become trapped in a cycle of debt as a result of predatory payday loans. This is an astonishing number that strains our communities.

Employers are seeing high turnover, increased absenteeism and healthcare costs, and a reduction in productivity because their employees are experiencing deepening financial hardships.

According to conservative estimates, employee turnover costs companies \$3,500 per lost employee.

One in five households in America is underbanked and lacks access to affordable financial services. Credit unions are building programs to provide affordable loans that help consumers meet emergency needs, build savings and improve credit.

# Solution

Employer-sponsored small-dollar loans help steer people away from high cost predatory products.

The loans are up to \$2,000 and require an automatic payment taken from the employee's paycheck each payday.

Once the loan is paid off, the same payment continues to fund a savings account.

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Employers contribute a nominal annual fee for the program.

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# Seamless Application Process

Staff from the HR department completes a loan application worksheet that provides the credit union with the necessary information for an employee loan application.

Upon receipt of the loan application, the credit union contacts the applicant within 48 hours to complete the closing process. The employee shows identification, the account is opened (if the employee is not already a credit union member), and the loan is closed and dispersed.

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# Actual Personal Stories

---

A **young father** and his girlfriend were working hard to provide for his three young kids. Though finances were tight, the couple could make ends meet with their dual incomes. Then she lost her job. With no savings to cushion the financial blow, bills began to mount. So did the financial pressure. They now had to rely solely on his income, which made life difficult and led to discouragement. With limited financial options available, the father was thrilled to learn about his employer's small-dollar loan program to help cover family expenses until things improved. Within a year, his girlfriend had another good job, his loan was paid off, and he's continued putting \$50 each paycheck into savings. With \$1,500 in his savings account, the father feels much more prepared for the future.

A **single mother** was living in an old, cramped mobile home needing major repairs that cost more than she was willing to pay. Unfortunately, her credit score wasn't high enough at the time to make a better living arrangement affordable. With help from her employer, she focused on raising her credit score through a small-dollar loan program. Over the course of a year, she borrowed \$750 on multiple occasions, paying off the loans with automatic paycheck deductions. By the end of the year, her credit score spiked 100 points, enabling her to qualify for a loan on a new mobile home with three bedrooms and two bathrooms. Best of all, she was able to secure the funding completely on her own, without a co-signer.

A **57-year-old warehouse manager** with no credit history took out his first loan ever through an employer-sponsored small-dollar loan program. Even more important than helping him pay for needed home repairs, the loan established a personal credit history. Eventually, he needed to purchase a good car for work, but didn't have the required cash. For the first time in his life, he had the credit history needed to buy a new car with a low-cost auto loan. The original small-dollar loan and resulting credit history opened up a world of opportunity that has benefited his family and his employer, and has even led him to save regularly for the future.

# Ready-to-Go Marketing Material

- ✓ Payroll Stuffers
- ✓ Email/Newsletter Communication
- ✓ Brochures
- ✓ Breakroom Posters





- ✓ **Reduce Employee Stress**
- ✓ **Improve Employee Retention**
- ✓ **Increase Employee Productivity**

Join Our Program Today



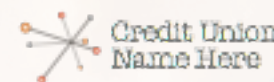


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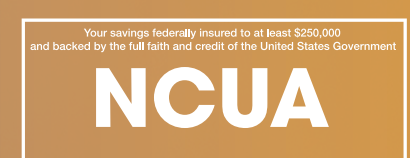


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# Employer-Sponsored Small-Dollar Loan Marketing Collateral

- Employer presentation (PDF file for printing and PowerPoint file for presentations)
- Tri-fold brochure (including loan application, 8.5" x 11")
- Break room flyer (8.5" x 11")
- Poster (22" x 28")
- Employee payroll stuffer (8.75" x 3.75", double-sided)
- Employee email (PDF intended as a concept, contact your IT department for best implementation practices)
- Web banner (600px x 1100px)

## Tips for Use:

All collateral is provided in a vector file format to allow for logo, text, images and document sizing to be customized. (Individual credit unions are responsible for any customization).

Available at <https://fileline.org/employer-sponsored-small-dollar-loan>

All print images are presented at 300dpi (for high resolution printing) with a .125" bleed.

The employer presentation may be printed as a brochure or used as a PowerPoint presentation.

The web banner and employee email "Apply Today" boxes should be linked to the appropriate webpage or online application.

The photos appearing in the marketing material are fully licensed through a stock photo company, Shutterstock.com, under their standard license agreement. Provided the photos are not altered, digitally customized or used for any other purpose beyond the Employer-Sponsored Small-Dollar Loan campaign, they are authorized for use.

When marketing material content and verbiage is edited or customized, an independent compliance review is recommended.





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## Getting Started is Easy

Through an employer-sponsored small-dollar loan program, employees can get a \$500 loan with a 17.99% APR. The loan is repaid through payroll deductions. The program is designed to help employees get a better financial picture and to help them build a savings habit. The program is also designed to help employees get a better financial picture and to help them build a savings habit.

### Contact Information

Name \_\_\_\_\_  
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Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_  
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Social Security # \_\_\_\_\_  
Occupation \_\_\_\_\_  
Date of Birth \_\_\_\_\_  
Borrower's Signature \_\_\_\_\_  
Employee Signature \_\_\_\_\_

### Loan Request

How much would you like to borrow?  
(Maximum \$500)

Repayment amount from each paycheck  
(Minimum \$10)

\$50 \$100 \$150 \$

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**Start building positive  
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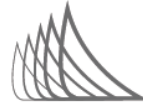


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LOGO • HERE

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Credit Union  
Name Here

**Main Branch Location  
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**Branch Location  
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NCUA

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Member Since 2015  
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NATIONAL CREDIT UNION ADMINISTRATION

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Break Room Flyer - 8.5" x 11"

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Get funds quickly for  
emergency expenses



Start building positive  
credit



Create savings for your  
future

Stop paying predatory rates and fees.  
The employer-sponsored small-dollar loan  
is repaid through your paycheck, building your  
credit with each payment. Once the loan is  
paid off, the payroll deductions continue  
as direct deposits into your savings account.

It's Cash,  
It's Savings,  
It's a Smarter Way!

Contact your  
HR team to get started.

Human Resources  
888-555-6666



A photograph of a man with curly hair and a beard, smiling broadly and looking up at a baby. The baby is also smiling and looking down at the man. The background is bright and out of focus.

# Borrow Now. Prepare for Tomorrow.

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## A Smarter Small-Dollar Loan

Get the money you need now  
while creating tomorrow's  
financial security.

[Apply Today](#)



A close-up photograph of a man with short, curly brown hair and a light beard, smiling broadly and looking up at a baby. The baby, who has dark skin and curly hair, is also smiling and looking down at the man. The background is softly blurred, showing what appears to be a window with greenery outside. A semi-transparent white diagonal bar runs from the top left towards the bottom right, serving as a background for the text.

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A close-up photograph of a man with short, curly brown hair and a light beard, smiling broadly and looking up at a baby. The baby, who has dark skin and hair, is also smiling and looking down at the man. The background is bright and out of focus, suggesting an indoor setting with natural light.

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