



UNEXPECTED BILLS?  
TURN TO SOMEONE  
YOU CAN TRUST.

**StretchPay**  
a credit union salary advance alternative

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# TOO MUCH MONTH AND NOT ENOUGH MONEY?

When cash is tight and payday is too far away, who can you turn to? Your credit union! We're here to help with StretchPay. Where some commercial payday lenders may charge fees equivalent to annual percentage rates (APRs) of 400% or more, StretchPay offers you a loan of \$250 or \$500 with a low 18% APR, plus a small annual enrollment fee of \$35 for a \$250 loan limit, or \$70 for a \$500 loan limit.

- StretchPay saves you \$142.60 on a \$500 loan for 30 days as opposed to a sample commercial payday lender.<sup>1</sup>
- Borrow as often as you want up to your loan limit, and pay only the interest charges...with no additional fees, paperwork or hassle.
- Easy to qualify!<sup>2</sup>
- A \$250 or \$500 loan you can use to help build strong credit for the future.

Our business is helping our members. StretchPay is our way of helping you when you need us most.

**CALL (XXX) XXX-XXXX OR VISIT ANY  
<<CREDIT UNION NAME>> BRANCH TODAY**

<sup>1</sup> Finance charges on a 30-day \$500 StretchPay loan are \$7.40. Loan fee for commercial payday lender charging \$15 per \$100 borrowed is \$150 for \$500 borrowed over two 14-day terms. <sup>2</sup> To qualify, you must be a member of our credit union for at least 60 days, be able to show proof of income, have no delinquent accounts at the credit union, and not be in the process of filing for bankruptcy.



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address  
city, ST, zip  
web address



AMERICA'S  
CREDIT  
UNIONS™

# TOO MUCH MONTH AND NOT ENOUGH MONEY?

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- StretchPay saves you \$71.30 on a \$250 loan for 30 days as opposed to a sample commercial payday lender.<sup>1</sup>
- Borrow as often as you want up to your loan limit, and pay only the interest charges...with no additional fees, paperwork or hassle.
- Easy to qualify!<sup>2</sup>
- A \$250 loan you can use to help build strong credit for the future.

Our business is helping our members. StretchPay is our way of helping you when you need us most.

**CALL (XXX) XXX-XXXX OR VISIT ANY  
<<CREDIT UNION NAME>> BRANCH TODAY**

<sup>1</sup> Finance charges on a 30-day \$250 StretchPay loan are \$3.70. Loan fee for commercial payday lender charging \$15 per \$100 borrowed is \$75 for \$250 borrowed over two 14-day terms.

<sup>2</sup> To qualify, you must be a member of our credit union for at least 60 days, be able to show proof of income, have no delinquent accounts at the credit union, and not be in the process of filing for bankruptcy.



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