HOLIDAY LOANS

When: November 1, 2025 – December 31, 2025
Amount: $1,200.00
*Interest Rate: 10.00% APR**
Term: 22 bi-weekly payments

*Defer 1st payment up to 60 days***

-Must be a Northside Employee for 6 months

-Must be a member of Northside Federal Credit Union for 3 months

- Member cannot have any outstanding unsecured loans (STAT, Vacation, Signature)

*Annual Percentage Rate

** Actual 1st payment date depends on when loan is funded.

-$25.00 prepaid finance charge is added to the loan amount

-Credit Restrictions: A soft pull credit report is obtained to determine eligibility

<u>***Please note that paying off an existing unsecured loan does not ensure approval of your new application, as all new requests are subject to review and eligibility criteria.</u>