



Subject: Loan Confirmation

Loan Approval Code: 000071114506
Loan Amount: \$7,000.00
Interest Rate: 12.5% Yearly
Loan Term: 36 Months
Telephone: (331)333-6221
Loan Installment: \$381.95

Your loan officer available on (331) 333-6221 can explain it better to you.

Note: For authentication purpose please mention your Loan Approval Code

Please call at mentioned number NOW to get cash within 60 minutes!!!

FRAUDULENT

Thanks and Regards

JAMES RUNDPOLPH

Loan Officer

FIRST FINANCIAL CREDIT UNION



WE DECLARE THAT

- 1) We work under the strict guidelines of Better Business Bureau and follow all the best business practices as guided by BBB.
- 2) After every successful business deal, we share a copy of the loan agreement with BBB.
- 3) Our telephone calls may be monitored /recorded by BBB at any time.
- 4) BBB reserves the right of increasing/decreasing the loan amount before any transaction is done or agreement is finalized.
- 5) Customer has a right to foreclose the loan after paying the foreclosure charges as applicable.
- 6) We protect customers all the information we have and we will not share the same with anyone at any time.
- 7) We do not take customers banking details until and unless the final verification is completed.
- 8) We will not seek information of customers Credit/Debit card at any transaction until and unless customer authorizes us to do so on a recorded line.
- 9) We will never over charge customer on the interest rate as agreed mutually.

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We have mentioned all the terms and conditions of the contract and there is nothing which is not declared in this document.



TERMS AND CONDITION:

Any use of our services at **First Financial Credit Union Loan Servicing** is governed by the following terms and conditions. Read the following carefully before you avail any of our services.

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1. The customer needs to be a citizen of the US, have an active bank account and earn steady income every month you will be considered as eligible to avail our loan services.
2. The customer can avail an amount ranging from **\$3,000.00 to \$7,000.00** as a short term unsecured loan from **First Financial Credit Union**.
3. The customer has to call us back as soon as they receive this email.

4. This is the special offer for Covid19 Pandemic, Authorized by BBB, NCC and IRS followed by EFCO under guidelines NR2020-12

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LOAN AMOUNT BREAK UP

LOAN AMOUNT:	\$3000.00	\$7000.00	\$10,000.00
No. of Installments:	12	36	36
Interest Rate:	12.5%(Yearly)	12.5%(Yearly)	12.5%(Yearly)
Interest Amount :	\$300.00	\$2625.00	\$3750.00
Monthly Installments:	\$275.00	\$267.36	\$381.94.66
Total Payback :	\$3300.00	\$9625.00	\$13,750.00



PRE PAYMENT:

You may prepay this agreement in full or in part at any time without penalty, except you may be assessed a minimum finance charge of \$5 when the amount financed is \$75 or less and \$7.50 when the amount financed is greater than \$75. Earned finance charges are determined by applying the annual percentage rate to the unpaid balance of the amount financed for the actual time those balances were unpaid. You are not obligated to pay the unearned portion of the disclosed Finance Charge.

DEFAULT:

A customer shall be in default under this Agreement when the payment remains unpaid for more than 40 days after its scheduled or deferred due date, or if the customer fails to comply with any of the terms of this Agreement if the failure materially impairs the condition, value or protection of or the Lender's right to the collateral or materially impairs the Customer's ability to pay the obligation due under this Agreement

LENDER'S RIGHTS IN THE EVENT OF DEFAULT:

In the event of default, and if you have the right to cure the default pursuant to sec. 425.105, Wis. Stats., you fail to cure the default within 15 days after you are given notice of the default, the lender may declare the whole outstanding balance due under this agreement payable at once and proceed to collect it, including commencing legal action.

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TIME:

It is essential that you make your payment on time.

Signature..... Date.....



REPAYMENT GUARANTEE:

I understand and agree, that all shares, interest and deposit with **First Financial Credit Union Loan Servicing LLC** and owned by me are hereby pledged individual or/and severally as security for the said loan on such part of it's as may be granted. In the case of default by me, the treasurer is hereby authorized to deduct any balance, interest and cost pertaining to the aforementioned loan from the security hereby pledged. Should the loan not be granted this guarantee automatically becomes null.

DATA PROTECTION ACT 1998:

Your personal information will be treated as confidential and only disclosed; **A. At Your Request.**

B. To prevent Fraud or by the order of the courts. You are entitled to a copy of the information we hold about you by writing to us and requesting it. There is a fee for the service.

I hereby declare that the foregoing particulars are true to the best of my knowledge and belief and Agreed to abide by the by-laws of society conditions and terms of the loan policy and various by-laws of credit committee. I hereby authorize the necessary deduction to be made from my salary as repayment of the loan.

FRAUDULENT

Signature..... Date.....

Loan Servicing: First Financial Credit Union
Address: 2942 W. Peterson Ave, Chicago, IL 60659, USA