

Vacation Loan Special Promotion

Please find below important guidelines for the Vacation Loan Special Promotion which is anticipated to run from April 1st through July 1st:

- Total Unsecured debt with BCFCU can't exceed \$6,500.00.
- Borrower's debt-to-income ratio can't exceed 40%.
- Minimum FICO credit score is 600.
- Borrower must have an existing direct deposit relationship with BCFCU prior to application.
- Borrower must be in good standing with BCFCU, i.e., no outstanding fees owed, charged off loan balances, no loan payments currently past due, etc.
- Again, the terms are: \$2,500 (amount financed) at 9.5% for (24) months. The estimated payment would be approximately, \$115.00 to \$120.00 per month.

For easier processing, phone applications will be accepted. Applicants must provide us with copies of two (2) recent pay stubs or copies of benefit statements which can be dropped off, faxed (843-761-2013) or emailed to (mjohnson@berkcofcu.com).