

Of
Interest...

Gateway Loans

[www.qualstarcu.com/gateway-loans]



Scan for Rates

gate•way (n):

Something that serves as an entrance or a means of access.

At Qualstar, our goal is to make sure our members have the products and services that meet their needs, even when a traditional loan won't work for the individual's financial situation. Our Gateway loan is designed to help get our members back on track, while still giving them access to credit.

When a traditional loan isn't an option, a Gateway Line of Credit gives you access to the funds you need, when you need them. Provided as a payday loan alternative, a Gateway Line of Credit doesn't require a minimum credit score, but once you have it and make regular payments it can help improve your score, or get you started off on the right foot if you didn't have any credit to begin with.

Features & Benefits of a Gateway Line of Credit*:

- No minimum credit score required
- \$500 line of credit
- \$50 minimum monthly payment
- No advance fee when accessed through ATM or Mobile/Home Banking

*Additional Gateway Line of Credit Details: Fees are as follows: \$5 monthly fee if the balance is greater than \$5 (up to \$60 annually); \$5 advance fee when done through the Call Center or branches; loan approval requires an electronic deposit (payroll, government, ACH, etc.) of at least \$100 for three consecutive months; applicant cannot have a current negative account or delinquent loan.

To Open Your Gateway...

- Log-in to **Mobile Banking** or (desktop) **Home Banking** to apply online, or
- Complete the mini application below, or
- Call us at **1-800-848-0018**, or
- Visit any of our **branch locations**.



YES, I'd like to start a Gateway application!

Member Name: _____ Account #: _____

Daytime Phone #: _____ Email: _____ Best Time to Call: _____

I authorize Qualstar Credit Union to proceed with an application for the gateway loan I have chosen above. I understand that my credit will be run in order to determine final approval and I may need to provide additional information to complete the application.

Member Signature

Date