

The Lend a Hand loan program pays off high-cost title loans for Maricopa County residents.

If you owe up to \$2,000 to a title loan company, this program can pay off your title loan and offer you:

- ✓ An easy application process (application provided inside)
- ✓ Credit counseling for long-term financial health
- ✓ A savings account and banking relationship with a local credit union*
- ✓ No loan fees or a pre-payment penalty fee
- ✓ 12-18 month terms depending on loan amount and member qualifications

** Disclosure: Payment will include a required \$10.00 savings transfer per month that will be available to the borrower when loan is paid in full per agreed terms.*



We are ready to lend you a hand today.

- To get started, complete the enclosed loan application and contact Take Charge America to schedule your free credit counseling session via:
 - » Phone: 877-822-2410; or
 - » In Person: Mon.– Fri. 8 a.m. – 5 p.m. at 20620 N. 19th Ave., Phoenix, AZ 85027
- Submit your application and additional documentation to Take Charge America for review via:
 - » Email: fileshare@takechargeamerica.org; or
 - » Fax: 623-266-6666
- MariSol Federal Credit Union will contact you once your complete application is reviewed.



Lend a Hand is provided through a partnership between the community organizations listed below:



azfoundation.org



marisolcu.org



Supporting community and economic development through access to capital.

phoenixida.com



takechargeamerica.org



Lend a Hand

Need Relief From Your Title Loan? We Can Help!

LIMITED TIME
SPECIAL
OFFER

877-822-2410

takechargeamerica.org/lendahand



Lend a Hand Loan Application

MariSol Federal Credit Union, P.O. Box 20525, Phoenix, Arizona 85036 • Phone: 602-252-6831

Referring Agency: _____

Amount Requested: \$ _____

Purpose: Payoff title loan to: _____

Submit Application to:
 Take Charge America – Lend a Hand Program
 Fax: 623-266-6666 or
 Email: fileshare@takechargeamerica.org
**LOAN PROCEEDS WILL BE MADE PAYABLE
 TO LENDER BEING PAID OFF. NO CASH OUT.**

Requirements of the loan:

1. Submit application to Take Charge America. Applicant must complete required consumer credit counseling by Take Charge America to be considered for loan.
2. Copies of two most recent Paystubs.
3. Copy of statement from title loan lender that is being paid off.
4. Explanation for any poor credit history.
5. Take Charge America will forward application to MariSol Federal Credit Union for underwriting.

Please print or type.

1 Application Information	Name (Last/First/MI): _____ SSN: _____ DOB: _____ Present Address: _____ City: _____ State: _____ Zip Code: _____ Account Number: _____ Primary Phone: _____ Work/ Alternate Phone: _____ Check one: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single-divorced-widowed)
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2 Employment Information	Name of Employer #1: _____ Title/ Position: _____ Start Date: _____ Name of Supervisor: _____ Hours Worked: _____ Address of Employer: _____ Name of Employer #2: _____ Title/ Position: _____ Start Date: _____ Name of Supervisor: _____ Hours Worked: _____ Address of Employer: _____
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3 Income Information	Notice: Alimony, child support or separate maintenance income do not need to be revealed if you choose to not have it considered. Income from Employment #1: _____ Income from Employment #2: _____ Additional Income: From? _____ \$ _____ Per _____ \$ _____ Per _____ \$ _____ Per _____
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4 Expense Information	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Monthly rent or mortgage</td> <td>\$</td> <td>Credit card</td> <td>\$</td> <td>Other loan:</td> <td>\$</td> </tr> <tr> <td>Auto Loan</td> <td>\$</td> <td>Credit card</td> <td>\$</td> <td>Other Loan:</td> <td>\$</td> </tr> <tr> <td>Auto Loan</td> <td>\$</td> <td>Credit Card</td> <td>\$</td> <td>Other Loan:</td> <td>\$</td> </tr> <tr> <td>Auto Loan</td> <td>\$</td> <td>Credit Card</td> <td>\$</td> <td>Other loan:</td> <td>\$</td> </tr> <tr> <td>Credit card</td> <td>\$</td> <td>Other loan</td> <td>\$</td> <td>Other loan:</td> <td>\$</td> </tr> </table>	Monthly rent or mortgage	\$	Credit card	\$	Other loan:	\$	Auto Loan	\$	Credit card	\$	Other Loan:	\$	Auto Loan	\$	Credit Card	\$	Other Loan:	\$	Auto Loan	\$	Credit Card	\$	Other loan:	\$	Credit card	\$	Other loan	\$	Other loan:	\$
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5 References	#1-Name of relative not living with you: (Last/First/MI): _____ Phone Number: _____ Relationship: _____ Present Address _____ City _____ State _____ Zip Code _____ #2-Name of relative not living with you: (Last/First/MI): _____ Phone Number: _____ Relationship: _____ Present Address _____ City _____ State _____ Zip Code _____
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If there are any important changes, you will notify us in writing immediately. You also agree to notify us of a change in your name, address or employment within a reasonable time thereafter. You also promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, retrieval or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You authorize Take Charge America to obtain your credit report and share your personal information with the credit union in connection with this application. You understand that it is a federal crime to willfully and deliberately provide incomplete information.

X _____
 Applicant's Signature

Date: _____