DEFERRED ACTION FINANCE PROGRAM

Don’t let the $495 DACA fee stop you. Borrow from us and take up to 12 months to pay it back.

FEATURES:
• Applying is easy
• Up to 12 months to pay back borrowed funds
• Approval within 1-2 business days
• Interest Rate of 8% on loans (APR)
• Check made payable to USCI (United States Citizenship and Immigration Services)

BENEFITS:
• Great “credit builder” opportunity
• Lower interest rates than most credit cards or payday loans
• Free Financial Education on building good credit and fraud protection
• Once you become a Santa Cruz Community Credit Union member, you’re eligible for all of our products & services: checking account with debit card, ATM card, money orders, cashiers checks, wire transfers, direct deposit, free income tax preparation services, free check cashing and more.

TERMS:

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<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Maximum Amount</td>
<td>$495</td>
</tr>
<tr>
<td>Maximum Term</td>
<td>12 months</td>
</tr>
<tr>
<td>Fixed Interest Rate</td>
<td>8% APR*</td>
</tr>
<tr>
<td>Monthly Payment</td>
<td>$43.05</td>
</tr>
<tr>
<td>Total Interest Paid</td>
<td>$21.60**</td>
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</tbody>
</table>

*APR = Annual Percentage Rate. **Estimate based on a 12 month term.

The Deferred Action for Childhood Arrivals (DACA) policy permits individuals who arrived in the U.S. before the age of 16 (and who meet other age, education, continuous presence, and criminal history related requirements) to apply for work authorization, a social security number and a California Driver’s License. If you would like more information on DACA, to see if you qualify or help with the application, please contact the Santa Cruz County Immigration Project at 831-274-3159.

To apply you will need:
- Completed Deferred Action Application (I-821D)
- Photo ID (Passport, Matricula Consular, Student ID, Drivers License)
- Proof of physical address
- Proof of income (Paystub, tax return, W2, letter of employment) or way to pay back the debt
- Alternative contact information (in case you move) or two references we may call if we cannot reach you

Youth under the age of 18 may apply for a loan with the help of their parents. For more information or to apply, please call (831) 425-7768.

Santa Cruz Branch
324 Front Street
Santa Cruz, CA 95060
831.425.7708
831.426.6669 fax

Watsonville Branch
590 Auto Center Dr. 2A
Watsonville, CA 95076
831.786.1971
831.786.1979 fax

www.scccuc.org
Email: info@scccuc.org
**Deferred Action Credit Application**

This Application is in English. We are happy to assist you in Spanish. Please contact our branch staff at (831) 425-7708.

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### 2-Minute Application

Return this application with pay stub or other proof of income. Additional information may be required.

- [ ] Individual Account
- [ ] Joint Account with Spouse
- [ ] Joint Account with someone other than Spouse

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**SCCU Acct. # / Member #**

$  

**Amount**

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**Applicant Name**

(          )

**Date of Birth**

Phone

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**Home Address**

**City**

**State**

**Zip**

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**Driver License #**

$  

**Photo ID #**

$  

**Gross Monthly Income**

Monthly [ ] Rent or [ ] Mortgage

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**Employer**

**Email**

---

**How long at current job?**

_____ yrs. _____ mos.

**How long in this line of work?**

_____ yrs. _____ mos.

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**Which SCCCU office would you like to complete your loan?**

- [ ] Santa Cruz
- [ ] Watsonville

**How would you like to be contacted:**

- [ ] Email
- [ ] Phone

I/We certify that the information on this application is true and complete and is submitted for the purpose of obtaining credit. I/We authorize the Credit Union to verify this information from whatever sources it deems necessary and may provide others with information regarding my/our credit history with the Credit Union to extent permitted by law. I/We understand and agree that by requesting that monies be disbursed to myself or others that I/we agree and accept all terms and conditions of the loan disclosure statements. VISA CARD NOTE: There are costs associated with SCCCU Visa card products. You may contact us to request specific information about these costs.

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**Name of attorney or organization helping you complete the application:**

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**Applicant Signature**

(          )

**Date**

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**Spouse / Co-applicant Name**

(          )

**Date of Birth**

Phone

---

**Home Address**

**City**

**State**

**Zip**

---

**Driver License #**

$  

**Photo ID #**

$  

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**Gross Monthly Income**

Monthly [ ] Rent or [ ] Mortgage

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**Employer**

**Email**

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**How long at current job?**

_____ yrs. _____ mos.

**How long in this line of work?**

_____ yrs. _____ mos.

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**Which SCCCU office would you like to complete your loan?**

- [ ] Santa Cruz
- [ ] Watsonville

**How would you like to be contacted:**

- [ ] Email
- [ ] Phone

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**Mail completed application to:** Santa Cruz Community Credit Union, 324 Front Street, Santa Cruz, CA 95060 or fax to: 831.425.4824

**Hours:** Mon.-Thurs., 9 am to 5 pm • Fri., 9 am to 6 pm

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*Alimony, child support or separate income need not be included if you do not wish it to be considered.*