

Feature	QCash	Payday+	Personal Loan	Personal Line of Credit
Loan Amount	\$200-\$1,000	\$1,000-\$2,500	Up to \$40,000 for an individual or \$60,000 for a joint application	Up to \$40,000 for an individual or \$60,000 for a joint application
Rate	28% APR	18% APR	See current rates here	See current rates here
Term	6 Months	6-24 Months	Maximum 60 Months	Maximum 60 Months
Application Fee	None	None	None	None
CCU Membership Requirements	Minimum 6 months	Must be a member. May join at time of loan closing.	Must be a member. May join at time of loan closing.	Must be a member. May join at time of loan closing.
Restrictions	Maximum 1 Qcash Loan outstanding per member	Maximum 1 Payday+ Loan outstanding per member	N/A	N/A
Frequency Restrictions	Maximum 3 Qcash Loans within a 6 month rolling period	N/A	N/A	N/A
Use Restrictions	None. Use the money for any financial need you may have.	None. Use the money for any financial need you may have.	None. Use the money for any financial need you may have.	None. Use the money for any financial need you may have.
Application Options	eBranch Online Banking/CCU Mobile App	eBranch Online Banking/CCU Mobile App	eBranch Online Banking/CCU Mobile App/At any CCU Branch/24 Hour Loan Line	eBranch Online Banking/CCU Mobile App/At any CCU Branch/24 Hour Loan Line
Targeted Applicants	Intended for individuals who have been CCU members for at least 6 months who do not have an established or strong credit history who have a need for up to \$1,000 for a short time (6 months). This is a more affordable alternative to a payday or similar loan product. This product considers your CCU account history rather a credit check. The brief application provides an instant decision and instant access to the approved amount.	Intended for individuals who do not have an established or strong credit history who have a need to borrow between \$1,000 - \$2,500. This is more affordable alternative to a payday or similar loan product. You will be asked to provide proof of income, 2 items with your current address, and a bank statement for checking or savings accounts that are not with CCU.	Applicants with established credit	Applicants with established credit