



## Santa knows you could use a little help!

Buy gifts for **everyone** on your list and skip the high interest credit card squeeze with a low rate of **5.9%** and...






# No Payment Until January 2013

## Simple Application

Simply complete the Stocking Stuffer application form and submit it by December 21, 2012.

Your Stocking Stuffer loan will be processed quickly so you can begin shopping right away. For even more convenience, ask about a Member Card for access to your funds through virtually any banking machine or through retailers displaying the Direct Payment sign.

## Great Features

-  **Borrow up to \$5,000**
-  **No payment until January 2013**
-  **Convenient Payments**  
*Payroll Deduction, automatic transfer from your credit union account or pre-authorized payment*
-  **Quick and Easy Application**  
*Apply by fax, courier, mail or in person (fill out application on reverse) or download an application online at [www.oecu.on.ca](http://www.oecu.on.ca)*
-  **Fast**  
*Requests processed the same day*



Return Your Completed Application to Either of Our Convenient Locations:

### Mississauga Office

6435 Edwards Blvd.,  
Mississauga, ON L5T 2P7

Toll-Free:

1-800-463-3602

Tel: (905) 795-1637

Fax: (905) 795-0625

### Barrie Office

48 Alliance Blvd., Unit B8  
Barrie, ON L4M 5K3

Toll Free:

1-800-292-7202

Tel: (705) 737-5622

Fax: (705) 737-9946

## Hours of Operation

### Mississauga Office

Monday to Friday  
9:00 a.m. - 5:00 p.m.

### Barrie Office

Monday to Friday  
9:30 a.m. - 1:00 p.m.  
1:30 p.m. - 5:00 p.m.



[www.oecu.on.ca](http://www.oecu.on.ca)

With the  
**Stocking  
Stuffer Loan**  
from OECU...



Santa's **JOB** is  
a little **EASIER!**



[www.oecu.on.ca](http://www.oecu.on.ca)

# STOCKING STUFFER LOAN APPLICATION

Amount Requested

\$1,000.00 <input type="checkbox"/> \$95.00 Mthly <input type="checkbox"/> \$50.00 Bwly	\$1,500.00 <input type="checkbox"/> \$140.00 Mthly <input type="checkbox"/> \$70.00 Bwly	\$2,000.00 <input type="checkbox"/> \$190.00 Mthly <input type="checkbox"/> \$95.00 Bwly	\$2,500.00 <input type="checkbox"/> \$235.00 Mthly <input type="checkbox"/> \$120.00 Bwly	\$3,000.00 <input type="checkbox"/> \$285.00 Mthly <input type="checkbox"/> \$145.00 Bwly	Other Amount up to \$5,000 <input type="checkbox"/> _____
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You may apply for any amount between \$500 and \$5,000. If your request differs from the examples above, please record the amount under "Other Amount".

If you require verification of the payment amount, please contact our Loan Department. Life and/or Disability Insurance is available, please contact your branch for details.

\*\* Stocking Stuffer funds may not be used to paydown or payout existing loans with Ontario Educational Credit Union Limited.

Payments will commence in January 2013 for a period of 11 months.

For value received, I/we promise to pay jointly and severally the sum requested above and costs of the loan to Ontario Educational Credit Union Limited.

DATED AT \_\_\_\_\_ This \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

☒ APPLICANT'S SIGNATURE \_\_\_\_\_ ☒ CO-APPLICANT'S SIGNATURE \_\_\_\_\_

Personal Information

Account Number	Date		
Applicant's Name	Date of Birth (MM DD YY)		Social Insurance Number
Co-Applicant's Name	Date of Birth (MM DD YY)		Social Insurance Number
Address		Telephone	
Employer	Position	Length	
Location	Telephone		Annual Income

ASSETS		LIABILITIES			
Type	Value	Type	Where	Balance	Payment
Real Estate	Mortgage				
	Rent				
Other		Loans			
	Credit Cards				

I/We declare that there are no other debts or liabilities outstanding other than those listed above. I/We authorize the Credit Union to obtain personal and credit information regarding me/us and to furnish to other credit grantors and any credit bureau the particulars of this application. I/we understand interest will be charged at the rate stated, from date of advance to date of repayment in full.

DATED AT \_\_\_\_\_ This \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

☒ APPLICANT'S SIGNATURE \_\_\_\_\_ ☒ CO-APPLICANT'S SIGNATURE \_\_\_\_\_

Disbursement of Funds

Upon approval of my/our loan, I/We would like to make the following arrangements:

<input type="checkbox"/> DEPOSIT TO MY/OUR CREDIT UNION ACCOUNT	OR:	<input type="checkbox"/> ISSUE A CHEQUE	<input type="checkbox"/> I WILL PICK UP THE CHEQUE
ACCOUNT # _____		OR: <input type="checkbox"/> SEND THE CHEQUE TO: _____	

Payment Authorization:

☐ I hereby authorize you to transfer my payment from A/C # \_\_\_\_\_

☐ PCA ☐ Savings

☒ APPLICANT'S SIGNATURE \_\_\_\_\_

For Office Use Only:			
DATED _____	GDS _____		
LOAN OFFICER _____	TDS _____		
CHEQUE # _____	C.C. _____		

☐ I hereby authorize the payroll supervisor of the \_\_\_\_\_ Board of Education to deduct from my pay each payroll period \$ \_\_\_\_\_ & transmit same to the Ontario Educational Credit Union Limited.

Effective \_\_\_\_\_

☒ APPLICANT'S SIGNATURE \_\_\_\_\_

