

COMMUNITY LOAN CENTER™ OF NORTHEAST INDIANA

FEATURES

- Loans available for up to \$1,000
- Up to one year to repay
- Interest rate of 18% annually
- \$20 loan origination fee
- Apply online anytime with fully automated system
- Convenient payroll deduction
- Funds transferred directly into your bank account
- Loan proceeds can be used for any purpose — including paying off payday loans
- Payments on the loan will be reported to the credit bureaus which helps you build your credit score
- No prepayment penalty
- Free financial counseling and education available

REQUIREMENTS FOR APPROVAL

- ✓ Minimum age of 18
- ✓ Currently working on the job for three months
- ✓ A bank checking account
- ✓ Valid picture ID and social security card
- ✓ Four personal references

READY TO ENJOY THE BENEFITS?

- Apply online at www.clcnein.org
- Wait for employment verification from the Human Resources department
- Electronically sign loan documents
- Funds will be deposited into your bank account
- Loan will be repaid through convenient payroll deduction

In order to access the Small Dollar Loans program, your employer must have signed an agreement with Community Loan Center of Northeast Indiana.

CONTACT INFORMATION

Community Loan Center of Northeast Indiana
Operated by Brightpoint Development Fund
227 East Washington Blvd., Fort Wayne, IN 46802
(260) 423-3546 | www.clcnein.org

Need money and don't want to pay EXORBITANT fees?

There comes a time when we all need money urgently for unexpected expenses — car repairs, medical bills, home improvements — you name it! When you are short on cash, there is no shortage of payday lenders making tempting offers to get you out of your fix until your next paycheck.

But, chances are, your situation won't be that much better by your next paycheck, and you will be forced to refinance your loan. The accumulation of high fees can mean that you pay an effective interest rate of up to 391 percent!

**If only there was a
low-interest loan option...
NOW THERE IS!**


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