



Emergency Loan Agreement

In this Emergency Loan Agreement (“Emergency Loan Agreement”), all references to “Credit Union”, “we”, “our”, or “us” means Civic Federal Credit Union and anyone to whom the Credit Union assigns or transfers this Emergency Loan Agreement. All references to “you” or “your” mean each person who signs below as a borrower. All terms, provisions, and agreements set forth in the Loan and Security Agreements and Disclosure Statement (the “Related Loan Documents”) are incorporated herein by reference with the same force and effect as though fully set forth herein.

By signing this Emergency Loan Agreement and the Related Loan Documents, you are acknowledging that the Emergency Loan requires you to set up, and maintain throughout the term of your Loan, direct deposit with Civic Federal Credit Union. Direct deposit should be established with us prior to approval of the Emergency Loan or, in our sole discretion, we may accept documentation from your employer that you have established direct deposit with us. Your direct deposit amount must, at a minimum, cover your minimum payment amount. Civic does not require direct deposit of payments of retirement income, social security, or child support.

You will be in default if you fail to establish direct deposit with Civic within thirty (30) days of submitting your loan application. When you are in default, Civic may take any actions outlined in the Related Loan Documents.