



## ~SAN MATEO~ CREDIT UNION

### County Employee QUICK CASH Loan Program

Quick Cash when an emergency occurs

San Mateo Credit Union (SMCU) has been serving County employees since 1952, and we're proud to be the preferred lender for this exciting Quick Cash program in partnership with the County of San Mateo Department of Human Resources.

#### Program Overview:

Short Term loans to help with immediate cash needs.

- **Eligibility**
  - Minimum of 12 months on the job with San Mateo County.
  - SMCU member (can apply without being a member, membership opened at the time of funding the loan.)
- **Loan Overview**
  - Loan amounts from \$500 - \$3,000
  - Repayment terms from 6 months – 24 months
  - 9.99% - 17.99% APR ( FICO score will determine rate)
- **Loan Requirements**
  - Credit Pulled
  - No Income restrictions
    - Ability to repay loan
    - Current paystub required
  - Payments to be set up through San Mateo County payroll deductions
- **Fees**
  - No fees to process loan

**Need more than \$3,000**, San Mateo Credit Union does offer additional personal loan options from \$500 - \$25,000. All loans requests are subject to credit, income and debt verification qualification.

San Mateo provides **free** financial education and counseling services , BALANCE, committed to helping SMCU members with money management and balancing life's financial demands [smcu.balancepro.org](http://smcu.balancepro.org).

SMCU also provides free online education modules for adults that take only 2 to 10 minutes to complete through EverFi: <https://atwork.everfi.net/smcu/login>

**To submit your loan application :** click on [www.smcu.org/loans/applyforloan.php?app=countyLoan](http://www.smcu.org/loans/applyforloan.php?app=countyLoan)

**For questions regarding SMCU QUICK CASH loan, please contact:**

Gerri Carter: [gcarter@smcu.org](mailto:gcarter@smcu.org)

**For general questions about SMCU membership and financial services, please contact:**

- Direct contact with our Community Relations Team:
  - Michele Enriquez-DaSilva: (650) 363-1789