



# Law Career Prep Loan

The Law Career Prep Loan is an unsecured consumer loan for the express purpose of offering students pursuing Law Degrees the assistance to borrow funds to defray or offset expenses related to law firm career interview preparations. This is a credit-based loan. Applicants must have a verifiable income stream of \$2,000 or more per month to borrow on their own signature, otherwise a co-borrower who meets this income requirement is necessary.

- Minimum loan amount per year is \$1,000
- Maximum loan amount per year is \$2,000
- Low fixed rate of 9.99% APR\*
- Repayment begins 90 days after the Loan Advance
- No penalties for pre-paying the loan



## CONSUMER LOAN DISCLOSURE

### Loan Interest & Fees

Your Interest Rate will be FIXED at ..... 9.99%  
 Loan Fees ..... \$0  
 Late Charge ..... \$10 per delinquent payment  
 Returned Payment Charge ..... \$25  
 Interest will accrue as soon as we disburse your loan funds.

### LOAN COST EXAMPLE

Amount Provided	Interest Rate	Loan Term Maximum	Total Paid Over six (6) Months
\$1,000	9.99%	6 MONTHS	\$1,029.34
\$1,500	9.99%	6 MONTHS	\$1,544.01
\$2,000	9.99%	6 MONTHS	\$2,058.68



CREDIT UNION FOR BERKELEY STUDENTS, FACULTY, & STAFF  
A Branch of Cooperative Center Federal Credit Union

Students must be attending the University of California at Berkeley. Student must be enrolled in one of the following programs at Berkeley Law: JD Program, LL.M & J.S.D. Programs, Ph.D. Program. Student must be a member of CUBS / CCFCU.

\*Annual Percentage Rate.



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## Requirements

Students must be attending the  
University of California at Berkeley.

Student must be enrolled in one of the  
following programs at Berkeley Law:

- JD Program
- LL.M & J.S.D. Programs
- Ph.D. Program.

Student must be a member of CUBS / CCFCU.

No derogatory credit

Monthly income of at least \$2,000  
or will need a co-borrower

\*Annual Percentage Rate.

## Contact Information

### Location

Lower Sproul Plaza

### Business Hours

Monday through Thursday

9:30 AM - 4:00 PM

Friday

9:30 AM - 5:00 PM

### Telephone

(510) 883-0517

### Fax

(510) 883-0552

### Website

[www.cubsonline.org](http://www.cubsonline.org)

CUBS is a partner branch of the Cooperative  
Center Federal Credit Union (CCFCU).  
As a CUBS member, you are also a CCFCU  
member and can conduct banking transactions  
at CCFCU as well.



### Location

2001 Ashby Avenue  
Berkeley, CA 94703

### Business Hours

Mon-Thurs

9:30 AM - 5:00 PM

Friday

9:30 AM - 6:00 PM

Saturday

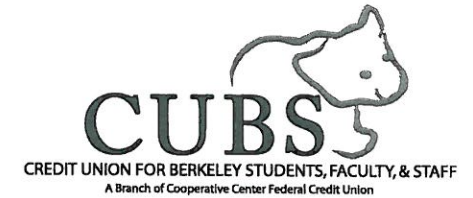
9:00 AM - 1:00 PM

### Telephone

(510) 845-6428

### Website

[www.coopfcu.org](http://www.coopfcu.org)



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# Law Career Prep Loan

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Exclusively for  
Law Students  
at the  
University of California  
at Berkeley



# This is an Unsecured Consumer Loan Application

The Law Career Prep Loan is for the express purpose of offering students pursuing Law Degrees the assistance to borrow funds to defray or offset expenses related to law firm career interview preparations. This is a credit-based loan. Applicants must have a verifiable income stream of \$2,000 or more per month to borrow on their own signature, otherwise a co-borrower who meets this income requirement is necessary.

**PLEASE HAVE THE FOLLOWING DOCUMENTS WHEN YOU SUBMIT YOUR LOAN APPLICATION:**

- A copy of your student identification card; and
- A copy of your two (2) most recent pay stubs or those of your co-borrower if applicable

## Member Information

Each Applicant must individually complete and sign the appropriate section below.

Member's Name \_\_\_\_\_  
 Member Number \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State Zip \_\_\_\_\_  
 Marital Status \_\_\_\_\_  
 SSN/Taxpayer's ID \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_  
 Mobile Phone \_\_\_\_\_ E-mail \_\_\_\_\_  
 Employer \_\_\_\_\_  
 Occupation / Job Title \_\_\_\_\_  
 Date of Hire \_\_\_\_\_ Gross Monthly Income \$ \_\_\_\_\_  
 Other Income (Amount & Source) \_\_\_\_\_  
 Driver's Lic.No./State \_\_\_\_\_  
 Name/Address/Phone of Nearest Relative \_\_\_\_\_  
 City, State Zip \_\_\_\_\_  
 # and Ages of Dependents \_\_\_\_\_  
 Childcare/Support Owed \_\_\_\_\_  
 Check One:  Rent  Own  Live with Parents  
 \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Rent Home Value  
 \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Mortgage Payment Mortgage Balance  
 \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Auto Year / Make / Model Monthly Payment  
 Have you ever filed for bankruptcy?  Yes  No

Alliment, child support, or seperate maintenance income need not be revealed if you do not want it considered as a basis for repaying obligation.

## Co-Applicant Information

Co-Applicant's Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State Zip \_\_\_\_\_  
 Marital Status \_\_\_\_\_  
 SSN/Taxpayer's ID \_\_\_\_\_ Date of birth \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_  
 Mobile Phone \_\_\_\_\_ E-mail \_\_\_\_\_  
 Employer \_\_\_\_\_  
 Occupation / Job Title \_\_\_\_\_  
 Date of Hire \_\_\_\_\_ Gross Monthly Income \$ \_\_\_\_\_  
 Other Income (Amount & Source) \_\_\_\_\_  
 Driver's Lic.No./State \_\_\_\_\_  
 Relationship to Primary Applicant \_\_\_\_\_  
 # and Ages of Dependents \_\_\_\_\_  
 Childcare/Support Owed \_\_\_\_\_  
 Check One:  Rent  Own  Live with Parents  
 \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Rent Home Value  
 \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Mortgage Payment Mortgage Balance  
 \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Auto Year/Make/Model Monthly Payment  
 Have you ever filed for bankruptcy?  Yes  No

By signing below, you are agreeing to all stipulations and conditions outlined on this application and are authorizing the credit union to process this application. You acknowledge that all funds advanced to you are subject to the terms and conditions disclosed on this application, the loan agreement and the applicable disclosures provided you at the time of the loan advance.

\_\_\_\_\_  
 Member's Signature Date  
 \_\_\_\_\_  
 Co-Applicant Date

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"You" and "Your" mean each and all of the applicants signing this loan application.

You certify the accuracy of the information given in this application and you will notify the Credit Union in writing immediately if there is any change in your financial condition. It is a federal crime to make a false statement or overvalue security for the purpose of influencing the action of any federally insured Credit Union.

You authorize the Credit Union to gather whatever credit and employment information from the appropriate and applicable providers of such information that the Credit Union considers necessary to approve your eligibility for this loan and to periodically ascertain your continued eligibility for credit. You understand that this will assist, for example, in determining your eligibility for any future renewal of credit or any additional extensions of credit. You authorize the Credit Union to give information concerning your credit experience with us to others.

You understand and agree that the Credit Union may retain this application and any other credit information the Credit Union may receive and that you waive your right to confidentiality of your records with the California Department of Motor Vehicles (DMV) and authorize the Credit Union to obtain such information from the DMV for purposes related to the verification of your identity and continued payment of any debt to the credit union.

You agree that by signing this application or by using or authorizing another to use your Credit Union Account, you will be bound by the terms and conditions of the applicable Cooperative Center Federal Credit Union Truth-In-Lending Disclosure Statements which will be given to you if your application is approved and before the loan disbursement is made.

**SECURITY INTEREST - PLEDGE OF SHARES:** Borrower hereby pledges all paid shares and payment on shares, which Borrower now has or hereafter may have in this Credit Union as security for loans, interest, late charges collection cost or expenses. In the event of default in payment, Borrower hereby authorizes the Credit Union to apply said shares to the payment of said loans, interest, late charges, or expenses. The foregoing pledge of shares does not apply to any shares held in any Individual Retirement Account. **THIS MEANS THAT IF YOU ARE IN DEFAULT UNDER THE TERMS OF THIS LOAN, WE MAY EXERCISE OUR RIGHTS AS A SECURED PARTY TO APPLY ANY FUNDS YOU HAVE ON DEPOSIT WITH US TO SATISFY YOUR INDEBTEDNESS.**

*Did you remember to...*

1. Complete all the information on your application?
2. Sign and date your application?
3. Enclose a copy of your Student I.D.?
4. Provide a copy of applicable pay stubs

