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

Interest & Fees
Your Interest Rate will be FIXED at .................. 9.99%
Loan Fee ...................................................... $30
Late Charge .................................................... $10 per delinquent payment
Returned Payment Charge ................................. $25
Interest will accrue as soon as we disburse your loan funds.

CUBS
CREDIT UNION FOR BERKELEY STUDENTS, FACULTY, & STAFF
A Branch of Cooperative Credit 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, L.L.M & J.S.D. Programs, Ph.D. Program. Student must be a member of CUBS / CCFCU.

*Annual Percentage Rate.
**Law Career Prep Loan**

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

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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.

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**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

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.

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**Law Career Prep Loan**

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

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 ________________