



Set Your Holiday Loan Up for Success

See What Other Credit Unions Are Doing

Check out how other credit unions are structuring their QCash Holiday Loans in the tables below. For support in marketing your Holiday Loan, take advantage of the dozens of free tools in our **QCash Marketing Portal**, which includes images, videos, webpage copy and more. These resources are available at no extra cost to QCash clients. You can filter specifically for holiday-themed resources to find what you need faster. If you have any questions, please contact your Client Relationship Advisor.

Pre-Approved Holiday Loans

Credit Union	Pre-Approved Members	Interest Rate	Application Fee	Origination Fee	Minimum Loan Amount	Maximum Loan Amount	LOR	Term (recommend max 11 months)
Credit Union 1	717	7.99%	\$20	\$0	\$500	\$3,000	n/a	Tiered: 6-12 months
Credit Union 2	935	8.99%	\$0	\$0	\$500	\$2,000	n/a	Tiered: 6-12 months
Credit Union 3	3,304	12.00%	\$0	\$0	\$1,200	\$1,200	n/a	12 months
Credit Union 4	15,830	12.16%	\$0	\$30	\$1,000	\$1,000	n/a	12 months
Credit Union 5	2,293	12.16%	\$0	\$60	\$2,000	\$2,000	n/a	12 months
Credit Union 6	1,224	13.73%	\$0	\$0	\$500	\$4,000	n/a	Tiered: 12-42 months
Credit Union 7	9,681	15.90%	\$0	\$0	\$500	\$3,000	n/a	12 months
Credit Union 8	1,197	17.00%	\$10	\$0	\$500	\$1,550	n/a	12 months
Credit Union 9	1,308	18.00%	\$20	\$0	\$200	\$1,500	6 months	Tiered: 3-12 months
Credit Union 10	6,077	18.00%	\$25	\$0	\$500	\$2,500	n/a	12 months
Credit Union 11	11,863	24.90%	\$0	\$15	\$500	\$2,000	3 months	12 months
Credit Union 12	18,490	25.00%	\$0	Tiered: \$35-\$50	\$1,500	\$5,000	n/a	12 months
Credit Union 13	4,897	28.00%	\$0	\$0	\$500	\$3,000	6 months	Tiered: 6-12 months

Specialty Holiday Loans

Credit Union	Interest Rate	Application Fee	Origination Fee	Minimum Loan Amount	Maximum Loan Amount	LOR	Term (recommend max 11 months)	Agg. Deposit History Period	Agg. Deposit for Loan Amount	Direct Deposit Minimum
Credit Union 1	0.00%	\$0	\$75	\$1,000	\$1,000	3 months	10 months	61 days	40%	n/a
Credit Union 2	9.49%	\$0	\$0	\$500	\$2,000	6 months	12 months	61 days	25%	\$250
Credit Union 3	9.99%	\$75	\$0	\$200	\$2,000	12 months	Tiered: 3-12 months	61 days	30%	\$300
Credit Union 4	9.99%	\$0	\$35	\$500	\$2,000	6 months	11 months	61 days	40%	n/a
Credit Union 5	10.00%	\$0	\$0	\$250	\$1,500	6 months	Tiered 3-12 months	61 days	40%	n/a
Credit Union 6	10.00%	\$0	\$35	\$500	\$2,000	6 months	Tiered: 6-12 months	61 days	35%	n/a
Credit Union 7	10.00%	\$20	\$0	\$1,000	\$1,000	6 months	10 months	61 days	40%	\$100
Credit Union 8	10.50%	\$0	\$0	\$200	\$1,000	3 months	Tiered: 6-12 months	61 days	40%	n/a
Credit Union 9	10.90%	\$20	\$0	\$500	\$2,500	6 months	10 months	61 days	35%	\$100
Credit Union 10	11.99%	\$20	\$0	\$250	\$2,000	6 months	Tiered: 6-12 months	91 days	40%	\$100
Credit Union 11	12.00%	\$20	\$0	\$200	\$1,200	3 months	Tiered: 6-12 months	61 days	40%	n/a
Credit Union 12	12.00%	\$0	\$0	\$200	\$1,400	3 months	Tiered: 3-12 months	61 days	100%	n/a
Credit Union 13	12.00%	\$0	\$0	\$500	\$1,200	6 months	12 months	61 days	45%	n/a
Credit Union 14	12.00%	\$0	\$0	\$1,200	\$1,200	4 months	12 months	61 days	25%	n/a
Credit Union 15	15.00%	\$0	\$0	\$500	\$2,000	6 months	Tiered: 6-12 months	60 days	40%	n/a
Credit Union 16	16.00%	\$20	\$0	\$200	\$1,000	3 months	Tiered: 6-9 months	61 days	30%	n/a
Credit Union 17	17.99%	\$0	\$0	\$500	\$1,000	6 months	Tiered: 9-12 months	61 days	40%	n/a
Credit Union 18	17.99%	\$25	\$0	\$500	\$3,000	6 months	12 months	61 days	50%	n/a
Credit Union 19	17.99%	\$20	\$0	\$1,000	\$2,000	n/a	12 months	61 days	40%	\$100
Credit Union 20	18.00%	\$35	\$0	\$300	\$1,500	3 months	12 months	61 days	40%	n/a
Credit Union 21	18.00%	\$20	\$0	\$500	\$1,200	12 months	12 months	61 days	40%	n/a
Credit Union 22	19.90%	\$20	\$0	\$500	\$1,000	3 months	9 months	61 days	45%	\$100
Credit Union 23	19.99%	\$0	\$0	\$200	\$1,000	6 months	11 months	61 days	35%	\$100
Credit Union 24	24.99%	\$0	\$10	\$1,000	\$1,000	6 months	12 months	61 days	35%	n/a
Credit Union 25	27.75%	\$20	\$0	\$200	\$2,000	6 months	11 months	61 days	35%	\$100