Dakota Plains FEDERAL CREDIT UNION	PayMed Loan			
1 to 72 months FIXED	5.22%	TYPICAL PAYBACK OF \$1,000/YEAR WOULD BE ACCEPTABLE	CREDIT SCORE IS NOT CONSIDERED FOR THESE	Rate based on 7 Year (3 months rolling average) T-bill rate +3%
73 to 120 months FIXED	5.40%	MINIMUM OF \$10,001 TO MAXIMUM \$25,000	LOANS	Rate based on 10 Year (3 months rolling average) T-bill rate +3%

LOAN OFFICER NOTES: This is a specialized loan with **LIMITED** availability. Program is open ONLY to patients of West River Health Services who are carrying balances with WRHS. Not to be used for any other purpose.

ALL loans issued under this program must be accompanied by an ADDENDUM per the state in which <u>THE LOAN IS SIGNED</u>. Patients of WRHS MUST complete membership with DPFCU.

SD BOOKED LOANS CODE: MD ND BOOKED LOANS CODE: MN Member/patient
must present billing
from WRHS. Loan
Officer must crossreference WRHS
Account # into the

SPECIAL HANDLING: ALL loans booked under this program are NOT to be disbursed to the member. Instead, proceeds are placed in a special account for WRHS and a pledge for the amount of the loan MUST be placed on the proceeds.

**MINIMUM LOAN \$200/MAXIMUM LOAN \$25,000** 

**NO APPLICATION FEE**