



**QUEST UNITED**

**SMALL DOLLAR LOAN**

A PART OF THE:

**LIVE UNITED**



**@ WORK**

**FINANCIAL WELLNESS PROGRAM**

United Way  
of Logan County



## QUEST UNITED SMALL DOLLAR LOAN



Quest Federal Credit Union and United Way of Logan County have teamed up to provide the Quest United Small Dollar Loan. This loan is designed to help you during a time of financial crisis and keep people away from predatory lenders.

Any employee at workplaces participating in the LIVE UNITED @ WORK Financial Wellness Program can apply for the loan by meeting with Ashley, United Way's Resource Coordinator, while she is on-site at the workplaces.

### TERMS

Employees in good standing who have been at their workplace for six to 12 months can apply to borrow between \$500 to \$1,000. Employees in good standing who have been at their workplace for 12 months or more can apply to borrow \$500 to \$1,500.

The interest rate is 7.99% (cheaper than most credit cards)!

The loan is paid back via payroll deduction, and can be paid back over a 12-month period. There is no penalty for early payoff, so employees are able to pay the minimum or add more.

## APPLYING IS EASY AS 1-2-3!

### STEP 1

#### Meet with Ashley and apply for the loan.

Ashley will walk employees through a monthly budget sheet and go over anything that may hinder them from being approved for the loan. The application is online and takes about 10 to 15 minutes to complete. The application is then sent to Quest for approval from their loan underwriting department.

### STEP 2

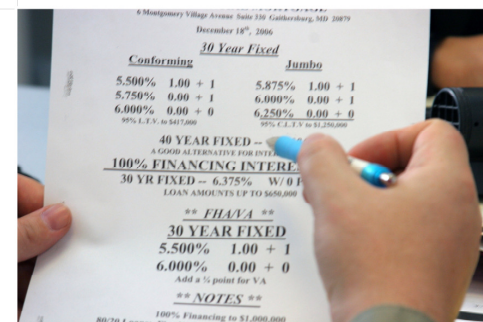
#### Complete Banzai Plus!

Once approved, loan recipients will need to visit [www.questfcu.com](http://www.questfcu.com) and complete the Banzai Plus! Training. Banzai Plus! is a financial education tool that walks recipients through topics like making and balancing a budget, planning for emergencies, and saving for a home.

### STEP 3

#### Become a member of Quest Federal Credit Union

Not a Quest member? That's OK! Once Banzai Plus! is completed, recipients can stop by a Quest branch and apply for membership, or see Ashley to sign up online. The loan documents can also be signed at the time of membership. Once the loan documents are signed, the recipient can receive cash or have it added to their new or existing Quest account.



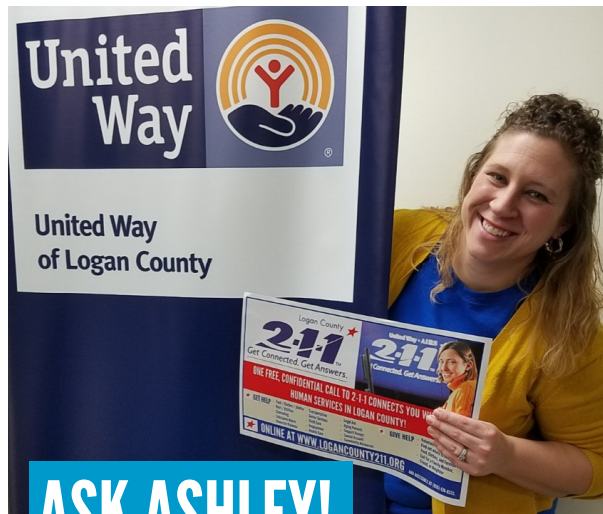
## SAVE, SAVE, SAVE!

Savings are often the first thing neglected in a time of financial hardship. With the Quest United Small Dollar Loan, recipients add at least \$5 to their loan payment to be added to a savings account. This account grows with each paycheck, and once the loan is repaid, the recipient is able to access the savings account to be used at their discretion. The full amount of the loan payment then rolls into the account unless the employee requests it to stop. That can start to add up quickly!



**Banzai Plus!** is offered through Quest Federal Credit Union as a way for people to have a hands-on, interactive approach to budgeting and saving. Banzai Plus! takes approximately an hour and a half to complete, and can be stopped as needed. There is also a before and after quiz to see what one knows before going through and to see what was learned. Quest also recommends using a tablet or computer to complete Banzai Plus!, as a phone screen is usually too small to see the details. Banzai Plus! is available in both English and Spanish.

United Way  
of Logan County



## ASK ASHLEY!

UNITED WAY'S RESOURCE COORDINATOR

Don't think you will qualify for the loan? Just "Ask Ashley!"

Even if you don't, Ashley has a lot of information on debt management, how to use credit, tips on buying a used car, and much more. Stop in and see her during your workplace's on-site time to gather any information you may need.

Quest also offers Banzai Plus! free of charge for anyone with an e-mail address. There is an online library as well as their interactive learning program. The library covers a wide range of topics from credit to insurance to retirement.



United Way  
of Logan County



## LIVE UNITED



## @ WORK

FINANCIAL WELLNESS PROGRAM

United Way  
of Logan County



## PARTICIPATING WORKPLACES

Employees at the following workplaces are eligible to apply for the Quest United Small Dollar Loan AND to meet with Ashley for help with ANY human service need.



## CONTACT US

United Way  
of Logan County



**ASHLEY SPENCE, LSW**  
Resource Coordinator  
(937) 935-9509  
[ashley@uwlogan.org](mailto:ashley@uwlogan.org)  
130 S. Main Suite 109  
Bellefontaine, OH 43311

**CHASIDY POND**  
Loan Officer  
(937) 599-1321  
[cpond@questfcu.com](mailto:cpond@questfcu.com)  
900 E. Sandusky Ave.  
Bellefontaine, OH 43311

