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## **BORROWER ELIGIBILITY**

Congratulations! Community First Credit Union has developed a program that offers eligible borrowers that are recognized members of the Habematolel Pomo of Upper Lake a tier 1 interest rate auto loan.

The loan amount, rate, and term shall be defined in the promissory note to which Community First Credit Union and the tribal member shall be parties. Income qualifications and collateral specifications must meet CFCU underwriting guidelines.

In order to take advantage of this opportunity you will need to take a Community First Credit Union financial counseling session outlining the importance of building and maintaining good credit. CFCU will conduct quarterly group sessions or by appointment only.

To demonstrate your interest in the Tribe's Loan Program, please sign your name below and bring your paperwork to the Tribal office for signature and submission to Community First Credit. Please note that applicants to the Tribal Loan Program must fill out an application and meet the underwriting criteria of Community First Credit before a loan can be approved and funded.

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Tribal Member Name

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Tribal Member Signature

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HPUL Representative Name

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HPUL Representative Signature