



EMERGENCY RELIEF LOAN

**XCEL IS HERE  
FOR YOU!**

**XCEL has your  
back!**

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Call us at 973-ASK-XCEL opt #2  
Email: [Lending@XCELfcu.org](mailto:Lending@XCELfcu.org)  
Let us help you!

[WWW.XCELFCU.ORG](http://WWW.XCELFCU.ORG)

**WE'RE HERE TO HELP!**

*Emergency Relief Loan*

- \$500-\$5K
- 4.99% APR\*
- 12-24 Month Term
- No Payment for 60 days\*\*
- Expires 05/31/2020

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**Peace of mind**

As the world comes together to help stop the spread of COVID-19, XCEL wants to assist with any expenses or

financial burdens this pandemic may cause. We are hoping this Emergency Loan will soften hardships our members may face and provide peace of mind.

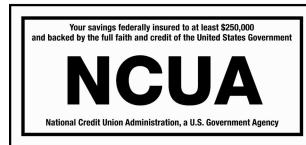


**APPLY NOW!**

**Call Us: (973) ASK XCEL (973-275-9235) option #2**

**E-mail Us: [Lending@XCELfcu.org](mailto:Lending@XCELfcu.org)**

\*APR=Annual Percentage Rate. All rates are subject to change at any time. Approvals are subject to our underwriting criteria. Loan amount of \$5,000 at a rate of 4.99% APR for 24 months would have a monthly payment of \$219.37. This offer is not valid to refinance existing XCEL FCU loans. \*\*Finance charges begin accruing as of the loan origination date. Not responsible for typographical errors. This offer expires 05/31/20.



**XCEL FCU**

