



We increase opportunity and financial security of individuals by providing safe and affordable financial services.

**THANK YOU FOR YOUR INTEREST IN THE CREDIT BUILDER LOAN!!**

Attached please find the application and information on the Credit Builder Loan through RDI Community Lending. Our loans are set up in increments of \$300.00 up to \$1200.00 and have no fees or interest charges attached to them. Payments will be \$25.00 for each \$300.00 increment. Depending on your loan amount your payment can range from \$25.00 to \$100.00 per month for 12 months during which time it will be reported to all three Credit Bureau Agencies. When your 12 months of obligated payments are completed, a check in the amount of your loan will be sent to you along with your original paid in full closing documents. Our Credit Builder Loans are intended to help improve your credit history and credit score\*\* so please ensure you do not over extend yourself when deciding on the amount of your loan.

Enclosed please find our Application, a copy of our Privacy Policy, a Well Being Questionnaire, an Intake Form and an Authorization Agreement for Direct Payments (ACH Debits). When filling out the ACH form keep in mind we pull our payments twice a month on the 5<sup>th</sup> and 20<sup>th</sup>. Please choose the option that is most convenient for you.

Once you have completed the application return it, the ACH form, the Intake form and a copy of your driver's license to our Great Falls office, at PO Box 2326, Great Falls, MT 59403 and send to the attention of Elaine Szirbik. Upon receipt of your application we will complete your closing paperwork for you to sign and get your loan processed.

If you have questions or concerns regarding the loan please do not hesitate to contact me at the information below.

*\*\*Results not guaranteed. Improvement in credit score dependent on your specific situation and financial behavior. Failure to make monthly minimum payments by the payment due date each month will result in negative reporting to your credit report which will not improve your credit history. This product will not repair your credit, and negative credit history will not be removed from your credit report as a result of this program. Loan subject to approval.*

Sincerely,

Joe Ryan  
Program Manager  
RDI Community Lending  
[joer@ruraldynamics.org](mailto:joer@ruraldynamics.org)

# CREDIT BUILDER LOAN APPLICATION

Check the appropriate box to indicate Individual Credit or Joint Credit  
(Married Applicants may apply for a separate account.):

- Individual Credit:** Complete **Applicant** sections if only the applicant's income is considered for loan approval.
- Joint Credit:** Complete **Applicant** and **Co-Applicant** sections if your co-applicant will be contractually liable for repayment of the loan and initial below: **We intend to apply for joint credit.**

\_\_\_\_\_ Applicant Initials \_\_\_\_\_ Co-Applicant Initials

Today's Date:            /            /

<b>1. Borrower Personal Information</b>					
Last Name:		First Name:		Middle Name:	
				Social Security #:    -    -	
				Date of Birth:        /        /	
Home Address:				Driver's License/ID Number:	
City:				State:	Zip Code:
Home Phone:		Cell Phone:		Work Phone:	Ext:
Email Address:					
<b>2. Co-Applicant Personal Information</b>					
Last Name:		First Name:		Middle Name:	
				Social Security #:    -    -	
				Date of Birth:        /        /	
Home Address:				Driver's License/ID Number:	
City:				State:	Zip Code:
Home Phone:		Cell Phone:		Work Phone:	Ext:
Email Address:					
<b>3. Borrower Housing Information</b>					
Check the option that best describes your living situation:					
<input type="checkbox"/> I own my home <input type="checkbox"/> I rent <input type="checkbox"/> Other, please explain:					
Landlord/Property Manager/Mortgage Holder Name:					
Landlord/Property Manager/Mortgage Holder Phone Number:					
<b>4. Borrower Income Information</b>					
Primary Employer Name/Income Source*:					
Supervisor Name			Phone Number:		Applicant Monthly <u>Net</u> * Income:
Employer Address:					Position Department:
City:	State:		Zip Code:	How often are you paid?	How are you paid?
Date of Hire:    /    /				<input type="checkbox"/> Daily <input type="checkbox"/> Monthly	<input type="checkbox"/> Direct Deposit
<input type="checkbox"/> Full Time	<input type="checkbox"/> Temporary			<input type="checkbox"/> Twice a Month	<input type="checkbox"/> Check
<input type="checkbox"/> Part Time	<input type="checkbox"/> Seasonal			<input type="checkbox"/> Every Two Weeks	<input type="checkbox"/> Cash
				<input type="checkbox"/> Weekly	<input type="checkbox"/> Other _____

*\*Your net income is the amount that you take home, after taxes and other deductions*

Other sources of income*/Co-applicant Income:	Amount per month:
1. _____	_____
2. _____	_____
3. _____	_____

*\*Alimony, child support, or separate maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying this loan.*

**5. Bank Information**

Bank Name:	Branch Location:
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**6. References (Please include the person who referred you to Innovative Changes, if applicable)**

Name:	Relationship to you:
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Phone Number:	Address or Email:
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Name:	Relationship to you:
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Phone Number:	Address or Email:
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**7. Other**

Have you filed for bankruptcy in the last six months?  Yes  No

Why are you interested in a Credit Builder Loan/building your credit score? (Check all that apply)

Purchase a home  Other, please specify:  
 Start or expand a small business  
 Access to better financial products  
 Lower Interest rates on large purchases  
 Better insurance rates

Have you seen your credit report in the last six months to a year?  Yes  No

What do you feel is your biggest credit barrier at this point?

Lack of Credit History/No credit  Other, please specify:  
 Poor credit history  
 Excessive debt and collections accounts  
 Poor credit history due to identity theft

What are your credit scores?  Not sure

<b>Borrower:</b>	Experian:	Transunion:	Equifax:
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<b>Co-Applicant:</b>	Experian:	Transunion:	Equifax:
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**8. How Did You Hear About Us?**

Newspaper Ad  Internet/Web  Yellow Pages  Location/Drive By  
 Flyer  Friend/Family  Radio  
 Referred by a community organization  Other: \_\_\_\_\_  
 (which one: \_\_\_\_\_)

For purposes of verifying the above information, I authorize RDI Community Lending or its contractors, affiliates, or agents to contact any persons or companies to verify information RDI Community Lending may require now and in the future, while attempting to perform a loan service for me or recovering any debt due to RDI Community Lending. I authorize RDI Community Lending and its contractors, affiliates or agents to request and receive credit reports from time to time pertaining to me from any Consumer Credit Reporting Agency. Nothing herein contained shall require RDI Community Lending to accept any checks presented by me. I further acknowledge that **I have received and read the RDI Community Lending Privacy Policy and understand the privacy options.** By signing below, I hereby verify that the information presented here is true and accurate to the best of my knowledge, and if asked can prove accuracy of the information. I acknowledge that RDI Community Lending may report information about a loan I receive to credit bureaus. Late payments, missed payments or other defaults on such loans by me may be reflected in my credit report. I further agree to and will notify you of any change in name, address, telephone number, or employer, and any material change in my condition.

**Montana Consumer Loan License - MT-C-01020**

Applicant Signature

Date

Co-Applicant Signature

Date

**Copies of the following items must be attached to the application:**

**Check off each box and return with application**

- Copy of Driver’s License or another form of government issued photo ID.
- Intake form (attached)
- Authorization Agreement for Direct Payments (attached)  
Payments are pulled on either the 5<sup>th</sup> or 20<sup>th</sup> of the month please choose which date is most convenient.
- Financial Well Being Questionnaire (attached)
- Privacy Policy - I have read and understand the RDIF Privacy Policy – (\_\_\_\_\_)
 

Initials
- Possible Fees – I have read and understand the fees that could apply to my loan. (\_\_\_\_\_)
 

Initials

**Possible Fees:**

- Non-sufficient Fees (NSF) – a \$15.00 fee will be assessed to your loan on all **returned** overdrafts
- A \$5.00 fee will be assessed to your loan **IF** your payment is later than 10 days past your due date

# Authorization Agreement for Direct Payments (ACH Debits)

Name(s): \_\_\_\_\_  
(Please Print)

I/we hereby authorize **RDI COMMUNITY LENDING**, herein after called the Company, to automatically withdraw funds from my/our Checking Account in the amount of \$ \_\_\_\_\_. I agree that my account will be debited on the \_\_\_\_\_ of each month and that it is my responsibility to ensure that sufficient funds are in my account at that time. I understand that if my payment is returned for "Not Sufficient Funds", I will be responsible for paying a **\$15.00** returned item fee. I understand that I may stop payment on this preauthorized electronic fund transfer from my account by notifying my financial institution orally or in writing at least three business days before the scheduled date of the transfer pursuant to 12 CFR Part 1005 of the Electronic Funds Transfer Act.

Financial Institution \_\_\_\_\_  
Transit Routing/ \_\_\_\_\_  
ABA Number \_\_\_\_\_ Account Number \_\_\_\_\_

**This authority will remain in effect until I instruct RDI Community Lending Inc. in writing to change or cancel this authorization 10 days prior to the date funds are to be debited from my account.**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Check appropriate box

Checking Account

All payments are withdrawn on either the 5<sup>th</sup> or 20<sup>th</sup> of each month  
Please opt for the date most convenient for your payment.

Savings Account

**Please attach a sample  
VOIDED CHECK here**

# INTAKE FORM

APPLICANT	CO-APPLICANT
<p>The information below is collected solely for the purpose of staying in compliance with our reporting agencies. This will not determine your status for receiving the loan.</p>	
<p><b>Gender:</b>  <input type="checkbox"/> Male                      <input type="checkbox"/> Trans  <input type="checkbox"/> Female                      <input type="checkbox"/> Non-binary  <input type="checkbox"/> Female – head of household (must have a qualifying dependent in household to claim)</p> <p><b>Ethnicity:</b>                      Hispanic:   <input type="checkbox"/> Yes    <input type="checkbox"/> No</p> <p><b>Race:</b>  <input type="checkbox"/> White  <input type="checkbox"/> Hispanic  <input type="checkbox"/> African American/Black  <input type="checkbox"/> American Indian/Alaskan Native  <input type="checkbox"/> Asian  <input type="checkbox"/> Native Hawaiian/Pacific Islander  <input type="checkbox"/> Multi-Racial  <input type="checkbox"/> Other</p> <p><b>Education:</b>  <input type="checkbox"/> Below HS  <input type="checkbox"/> HS/GED  <input type="checkbox"/> Some College  <input type="checkbox"/> BS or BA  <input type="checkbox"/> Post-Grad</p> <p><b>Veteran:</b>  <input type="checkbox"/> Yes  <input type="checkbox"/> No  <input type="checkbox"/> Vietnam Era vet</p> <p><input type="checkbox"/> I opt out of sharing my information</p>	<p><b>Gender:</b>  <input type="checkbox"/> Male                      <input type="checkbox"/> Trans  <input type="checkbox"/> Female                      <input type="checkbox"/> Non-binary</p> <p><b>Ethnicity:</b>                      Hispanic:   <input type="checkbox"/> Yes    <input type="checkbox"/> No</p> <p><b>Race:</b>  <input type="checkbox"/> White  <input type="checkbox"/> Hispanic  <input type="checkbox"/> African American/Black  <input type="checkbox"/> American Indian/Alaskan Native  <input type="checkbox"/> Asian  <input type="checkbox"/> Native Hawaiian/Pacific Islander  <input type="checkbox"/> Multi-Racial  <input type="checkbox"/> Other</p> <p><b>Education:</b>  <input type="checkbox"/> Below HS  <input type="checkbox"/> HS/GED  <input type="checkbox"/> Some College  <input type="checkbox"/> BS or BA  <input type="checkbox"/> Post-Grad</p> <p><b>Veteran:</b>  <input type="checkbox"/> Yes  <input type="checkbox"/> No  <input type="checkbox"/> Vietnam Era Vet</p> <p><input type="checkbox"/> I opt out of sharing my information</p>

# Financial Well Being Questionnaire

## Part 1: How well does this statement describe your or your situation?

<u><i>This statement describes me</i></u>	<u>Completely</u>	<u>Very Well</u>	<u>Somewhat</u>	<u>Very little</u>	<u>Not at all</u>
1. I could handle a major unexpected expense	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I am securing my financial future	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Because of my money situation, I feel like I will never have the things I want in life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I can enjoy life because of the way I'm managing my money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I am just getting by financially	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. I am concerned that the money I have or will save won't last	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Part 2: How often does this statement apply to you?

<u><i>This statement describes me</i></u>	<u>Always</u>	<u>Often</u>	<u>Sometimes</u>	<u>Rarely</u>	<u>Never</u>
7. Giving a gift for a wedding, birthday, or other occasion would put a strain on my finances for a month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I have money left over at the end of the month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. I am behind with my finances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. My finances control my life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Part 3:

### *Tell us about yourself*

11. How old are you:                     18-61                     62+
12. How did you take the questionnaire?     I read the questions                     Someone read the questions to me

# RDI COMMUNITY LENDING, INC. - PRIVACY POLICY

FACTS	WHAT DOES RDI COMMUNITY LENDING DO WITH YOUR PERSONAL INFORMATION?	
<b>Why?</b>	<p>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand RDI Community Lending Privacy Policy.</p> <p>At RDI Community Lending, we respect the privacy of our customers. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by RDI Community Lending. This notice explains what types of member information we collect and under what circumstances we may share it.</p>	
<b>What?</b>	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Name, address, Social Security number and income</li> <li>■ Account balances and transaction history</li> <li>■ Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our client, we will not share your information except as permitted or required by law as described in this notice.</p>	
<b>How?</b>	<p>All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons RDI Community Lending chooses to share; and whether you can limit this sharing.</p>	
Reasons we can share your personal information	Does RDI Community Lending share?	
<b>For our everyday business purposes—</b> such as to process your loan transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	<b>Can you limit this sharing?</b>
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	Yes
<b>For our affiliates to market to you</b>	No	No
<b>For nonaffiliates to market to you</b>	No	Yes



What we do	
<b>How does RDI Community Lending protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
<b>How does RDI Community Lending collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ apply for a loan</li> <li>■ apply for any service of RDI Community Lending</li> <li>■ visit our website, provide us information on any online application or transaction, or information you send to us by email.</li> </ul> We also collect your personal information from others, including credit bureaus or other companies.
<b>Why can't I limit all sharing?</b>	Federal law only gives you the right to limit information sharing as follows: <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to or assist you (except joint marketing)</li> </ul>
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Rural Dynamics Inc.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>RDI Community Lending does not share with nonaffiliates so they can market to you, except under joint marketing agreements.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between <i>RDI Community Lending</i> and a nonaffiliated financial company where we jointly market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include financial service providers as follows: financial institutions providing second-chance bank accounts; non-profit organizations involved in community development that may be helping you achieve financial and household stability; and private and public funders for the purpose of program reporting, auditing, research and oversight.</i></li> </ul>

Other important information	
<p><b>Privacy Policy Changes:</b> While we reserve the right to amend this Privacy Policy at anytime, you can always review the current version at <a href="http://www.rdifinancial.org">www.rdifinancial.org</a></p>	
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Visit us in person at a branch;</li> <li>▪ Call (406) 454-5704; or</li> <li>▪ Mail the form below.</li> </ul>
<b>Questions?</b>	<p>Call (406) 454-5704, send us an email at <a href="mailto:joer@ruraldynamics.org">joer@ruraldynamics.org</a>, or write to us at: RDI Community Lending, 2022 Central Ave., Great Falls MT 59401</p>

Mail-in Form			
<p style="text-align: center;"><b>Leave Blank</b></p> <p style="text-align: center;">OR</p> <p>If you have a joint account, your choice will apply to everyone on your account unless you mark below.</p>	<p>Mark any/all you want to limit:</p>		
	<p><input type="checkbox"/> Do not share information about my personal non-public information about me to all unaffiliated third parties other than those permitted by law</p>		
	<p><input type="checkbox"/> Do not share information about my personal non-public information about me to unaffiliated third parties other than that which is used only for program review, auditing, research and oversight purposes.</p>		
	<b>Name</b>		<p>Mail to:</p> <p>RDI Community Lending 2022 Central Ave. Great Falls MT 59401</p>
	<b>Address</b>		
<b>City, State, Zip</b>			
<b>Account #</b>			