



## FAQs about QuickCash with M1

### **When life happens. We're here for you.**

Whether you need a little extra cash for groceries, schoolbooks, an emergency car repair, or anything in between, a QuickCash Loan can help. Get money when you need it most deposited right into your account with just a few clicks taking less than a minute!

QuickCash loans are a smarter alternative to other high-cost options and help you to build or repair credit. While there is no credit check required, we will be reporting repayment history to the credit bureau.

### **What is QuickCash?**

- Loans up to \$1,000 with a fixed 6-month term
- Loans \$1,001-\$2,000 with a fixed 12-month term
- Must be a credit union member and have active checking account for six months
- Must be 18 years or older
- 25% Interest Rate
- \$20.00 nonrefundable application fee
- No credit check required, with an instant loan decision.
- Can be used to build or repair credit.

### **How can M1 members use QuickCash?**

Affordable Monthly Payments For:

- Vacations
- Debt Consolidation
- Car Repairs
- Life Events
- Medical Expenses
- Taxes

Applying for a QuickCash loan is easy and can be completed through online banking or right in the M1.Mobile app.