

*The highest form of
Charity is to help people
help themselves...*



Dear Applicant:

The Hebrew Free Loan Society of Greater Philadelphia helps Jews with financial needs by making loans without interest. We require co-signers with good credit to guarantee repayment of each loan over a term of one to two years.

To apply for a loan, please follow these steps:

- Complete and sign the enclosed Loan Application form. Return it with a photocopy of your driver's license or other government-issued photo ID.
- Find co-signer(s) who will pay back the loan if you are unable to do so for any reason. Your husband or wife cannot be a co-signer, nor can anyone who has a current loan from us. Also, a person can be a co-signer for only one loan at a time. Co-signer(s) must live in Pennsylvania or New Jersey. The Be a Family Fertility Fund and adoption loans require three co-signers. Our other traditional loan programs (up to \$7,500) require one co-signer. If you are not Jewish, your co-signer must be Jewish.
- Have each co-signer review and complete the Co-Signer packet, which includes 1) Co-signer Application, 2) Credit Authorization form, 3) a copy of our privacy policy. The co-signer(s) should complete, sign and return all forms except the privacy policy, plus a photocopy of his or her driver's license or other government-issued photo ID.

After we receive your completed and signed application and the completed and signed co-signer applications, we can process your request. If everything is in order, we will call you to schedule an appointment. If we have questions, we will call you for additional information.

For your appointment:

- You must bring your driver's license or other government-issued photo ID.
- Your co-signer must be present and bring their photo ID.

If we are satisfied at the appointment, you will sign the loan contract and the loan award will be given via ACH deposit.

Be aware that we do not pay any commissions, finder's fees, broker's fees, or any other fees to anyone. If you receive a loan, you are entitled to the entire loan amount.

We look forward to working with you. If you have any questions, you can reach us by phone or email (listed below).

Sincerely,

Hebrew Free Loan Society of Greater Philadelphia