



Credit Union CAREER KICKOFF LOAN FOR ROTC, OCS/OTS, & WO/LDO

The Navy Federal Career Kickoff Loan is an unsecured loan with a maximum loan amount of \$25,000 at 2.99% APR and a maximum term of 60 months. This offer is for 1) Reserve Officer Training Corps (ROTC) members within 12 months of commissioning or up to 12 months after commissioning, 2) Officer Candidate School (OCS) or Officer Training School (OTS) members within 4 months of commissioning or within 12 months after commissioning, and 3) Warrant Officer (WO) members within 4 months appointment or up to 12 months after being appointed and Limited Duty Officer (LDO) members within 4 months of commissioning or up to 12 months after commissioning.

1. Applicants must establish and maintain a Navy Federal checking account with direct deposit of net pay within 90 days of the loan date and throughout the term of the loan. If not maintained, the interest rate on the loan will revert from the 2.99% APR to the prevailing personal loan rate.
2. There are no provisions/penalties for repaying the loan ahead of schedule.
3. The first payment will be due 180 days after the applicant commissions/is appointed or 45 days after loan origination date if already commissioned/appointed.

Example: Recently commissioned member takes out a \$25,000 loan for 60 months at 2.99% APR.

- Loan repayment start: 45 days after loan origination
- Monthly payment: \$449.67
- Total Repayment Amount: \$26,979.95
- Finance Charge: \$1,979.95

4. If Applicant will be a delayed graduate, he/she must contact the Navy Federal Consumer Loans Servicing to extend the deferment period.
5. Please complete the application with proof of military school enrollment or orders and return to Navy Federal via one of the following options:
 - Send as an attachment by visiting <https://digitaluploads.navyfederal.org/uploadportal/sdu/crss>. Sign in to your account and upload using Career Kickoff Documents as File Type. You will receive a confirmation email that the document was received.
 - Drop off at a local branch.
6. If approved, applicant must sign the Promissory Note, which will include repayment information, immediately upon receipt and return to Navy Federal.
7. **Payment Arrangement:** If approved, you can set up one-time or recurring transfers to your loan when you sign in to your account to ensure you do not miss a payment.

► Check the box on the program you are attending: ROTC OCS/OTS WO/LDO

Application for Career Kickoff Loan

Access No.	Checking Account No.	Social Security No. (SSN)	Date of Birth (MM/DD/YYYY)
Name: First	MI	Last	Suffix
Address: Street	City	State	ZIP Code
Cell Phone No. ¹	Email Address ²		
Branch of Service		Name of Military School (Attending or Attended)	
Graduated <input type="checkbox"/> Yes <input type="checkbox"/> No	Graduation Date (MM/DD/YYYY)	School Start Date (MM/DD/YYYY)	Commission Date (MM/DD/YYYY) If Applicable

Members may have either a USAA Career Starter Loan or a Navy Federal Career Kickoff Loan, but not both. If you choose to have a loan with Navy Federal, we will provide a check payable to USAA in the amount needed to pay off your loan; any remaining funds from your Career Kickoff Loan proceeds will be deposited to the account number you provided.

Do you currently have a USAA Career Starter Loan? YES NO If yes, what is your USAA Career Starter Loan account number? _____

If applicable, please specify how you would like to receive the funds to pay off your USAA Career Starter Loan:

- Mail the check to the address provided above. (Please call 1-888-842-6328 to have the check mailed to a different address.)
- I will pick up the check at a Navy Federal branch.

Promissory Note

- Receive and sign your documents securely and electronically. Complete everything online; this allows you to view, print, save, and electronically sign your eProm Note and disclosure.
- You would rather pick up the paper documents at a branch.

Please be advised that this document will only be accepted if signed with a blue or black ink pen. Digital/electronic signatures are not acceptable.

Amount Requested (Amount Not to Exceed \$25,000)	Signature	Signature Date (MM/DD/YYYY)
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I authorize Navy Federal to obtain a consumer report in connection with this application for credit and, if an account is opened, to obtain consumer credit reports and any other information about me for the purposes of reviewing or collecting this account, and evaluating my creditworthiness.

¹If you provide a cell phone number, Navy Federal has your permission to contact you at that number regarding this application and any other Navy Federal accounts, including account servicing and collection purposes. We may contact you for non-marketing purposes in any way, including automated calls, text messages, and/or prerecorded or artificial voice messages. You agree to promptly notify us if your contact information changes. Message and data rates may apply. Visit navyfederal.org for more information.

²An email address is required to complete this application. By providing an email address, you agree to permit Navy Federal to send you email messages using an automatic emailing system for commercial or transactional purposes, which may include communication regarding your loan application or information to electronically sign your promissory note.

