



# Loan Application Packet

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## Montana Assistive Technology Loans

P.O. Box 2326  
Great Falls, MT 59403  
1-(800)-823-1323

### This Packet Contains the Following Information and Forms:

- Introduction Letter and checklist
- Application Pre-Contact Letter
- Loan Application
- Consent to Obtain Credit Report
- Consent to Release Confidential Information
- Federal Sale of Insurance Disclosure
- Glossary of Helpful Terms
- Examples of Assistive Technology





## Instructions for Filling out the Form

Welcome to the Montana Assistive Technology Loan program (MATL)!

This program was started as a collaborative effort between Rural Dynamics Inc., and MonTECH, a program within the University of Montana- Rural Institute.

Below you will find an explanation of all of the forms that are included in this packet; including any personal documents that you will need to provide along with the documents in this packet.

If you have any questions regarding Assistive Technology, training, evaluation or other AT related services please contact MonTECH at 1-877-243-5751.

If you have any questions about the form itself or anything else regarding the loan program, please do not hesitate to contact us.

Thank you for choosing MATL!

Sincerely,

Danielle Lienhard

P.O. Box 2326  
Great Falls, MT 59403

1-(800)-823-1323

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In the Packet please ensure that the following sections are completed and signed before returning this application packet to MATL:

- Loan Application
- Consent to Obtain Credit Report
- Consent to Release Confidential Information
- Federal Sale of Insurance Disclosure
- Equipment Verification Documents
- Proof of Income and other personal documentation
- Estimate of Insurance for Vehicle Loans and Modifications



## Explanation of Forms:

**Application Letter:** This letter is the first 2 pages of the loan application and its purpose is to initially request your loan amount; stating the disability, and the product that you wish to purchase with the loan funds. This is a great initial first contact and gives the loan program advisors a first look at your justification for your loan. **This requires a signature.**

**Credit Application:** This is an authorization for MATL to obtain your credit score. This will help determine your qualifications for a loan. However a low credit score does not necessarily mean that you will be denied for a loan; so do not let this keep you from contacting us. If you need assistance reestablishing good credit, we have credit management representatives that can assist you with this at no extra charge. **This requires a signature.**

**Estimated Monthly Expenses Worksheet:** This is included in the application and is a thorough worksheet that assists you in itemizing your expenses, income, and assets. Because it is quite extensive, you have the option of filling it out on your own or with the assistance of one of MATL's financial management representatives.

**Consent to Release Confidential Information:** This allows MATL to gain access to your confidential information. They could also be speaking with your case manager, consulting between MATL and MonTECH, or a financial institution. **This requires a signature.**

**Federal Sale of Insurance Disclosure:** It is required by law for us to inform you that you may be offered additional insurance by us, but you are not required or compelled to take that insurance. **This requires a signature.**

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## Personal Documents Needed to Fill out the Form:

### Primary Form of Identification:

Provide a photocopy of a valid, signed photo ID. Must be a non-expired government issued photo ID. Examples of acceptable forms of government issued photo identification: **Montana State Issued ID**, Montana Driver's License, Valid US Passport, State Employee ID, Military ID, Federal Employee ID. Non US Citizens, must meet Alien Identification requirements.



**Secondary Form of Identification:**

Provide a photocopy of any current, signed ID, if possible. Examples of acceptable forms of secondary identification: **Social Security Card**, Current Military ID, Current Student ID, Employee ID, Voter Registration Card, Credit Card, Birth Certificate, Firearm License or a **current utility bill** or property tax bill.

The Patriot Act requires individuals to submit two forms of personal documentation with all loan application. If more than one person is applying, then their personal documentation is required as well.

**Equipment Verification Documents:** This can be link to a website, a newspaper or catalog clipping. If you are requesting a home modification it could be a blueprint of plans or sketches or a written explanation with a price list.

**Proof of Income (pay stubs, SSI award letter, etc):** This shows us what your income is, please provide all forms of income.

**Other Personal Documentation:** This is whatever is necessary to determine your loan approval. This could also be documentation under request by the loan approval committee.

**Estimate of Insurance:** Insurance is required for vehicle loans and vehicle and home modifications. Please provide an insurance quote with your application.

If you have any questions, please feel free to contact us.

# MONTANA ASSISTIVE TECHNOLOGY LOAN APPLICATION

## PART ONE - Applicant Information\*

**Note: If you do not wish to fill out the entire form immediately, this section is necessary for us to contact you and assist you with the application process.**

Date of Application:

Relationship to loan applicant: Self          Parent/Guardian          Other

If Other, please explain:

### **Applicant Name: (person whose information will be used to process the request)**

Last Name:

First Name:

Middle Initial:

Date of Birth:

Address:

Do you: Own      Rent      Other      If Other, please specify:

How long at this address:

City:

State:

ZIP:

Phone:

Work:

Cell:

Fax:

Email:

Preferred Method of Contact:

Best Time and Days to Contact:

Have you previously applied to the Montana Assistive Technology Loan Program?      Yes      No

Have you previously received credit from Montana Assistive Technology Loan Program?      Yes      No

### **Co-Applicant Information (If needed):**

Last Name:

First Name:

MI:

Primary Contact Phone or other method:

Name of person who will be using the assistive technology, if different from applicant:

The purpose of this loan application is to help me/our family acquire a specific assistive technology device or service. I/We wish to borrow \$ \_\_\_\_\_ for the following assistive technology device(s) or service(s) Please check all that apply (If you need help with these terms, there is an appendix of examples provided for you in this packet):

Aids for Daily Living	Home Modifications	Prosthetics/Orthotics
Communication Devices	Architectural Barrier Free Design	Switches/Input
Work-site Modification	Vehicle Modification	Computer Adaptations
Vision Aids	Durable Medical Equipment	Hearing Devices
Environmental Controls	Farm Machinery Adaptations	Transportation
Recreation/Leisure	Other (Specify)	

**Explain the nature of your disability: (Attach additional pages if necessary)**

**The assistive technology will assist the individual to do the following more independently:  
(Attach additional pages if necessary)**

**You may sign this document now and we will contact you to help complete the application. Or you may continue filling out the application and submit when it's completed.**

Signature of Applicant:

Date:

Signature of Co-Applicant:

Date:

## PART TWO – Personal Information

Marital Status: Single      Married      Divorced      Widowed      Separated

Number in Household:

Previous Address:

City:      State:      Zip:

Did you: Own      Rent      Other      (If Other, please specify):

How Long at Previous Address:

Current Employer:      Phone:

Address:

City:      State:      Zip:

Position:      How long:

Pay: Hourly \$      Salary \$      Other (Specify) \$

Past Employer:      Phone:

Address:

City:      State:      Zip:

Position:      How long:

Pay: Hourly \$      Salary \$      Other (Specify) \$

Past Employer:      Phone:

Address:

City:      State:      Zip:

Position:      How long:

Pay: Hourly \$      Salary \$      Other (Specify) \$

**Co-Applicant Information (If needed):**

Name:

Date of Birth:

Relationship to Applicant:

Address:

City:

State:

Zip:

Did you: Own    Rent    Other    (If Other please specify):

How Long at Address:

Employer:

Phone:

Address:

City:

State:

Zip:

Position:

How long:

Pay: Hourly \$

Salary \$

Other (Specify) \$



## PART THREE – Financial Data

### A. Whose income level is being used to process this funding request?

Assistive Technology User

Parent/Guardian of AT User

Authorized Representative of AT User

Combined Financial Information

### B. Monthly Income - Please include all current sources of monthly income

Income Source	Value
Gross Income (The amount earned before Taxes are taken out)	\$
Alimony	\$
Child Support	\$
Retirement/Pension	\$
Food Stamps	\$
Other Income	\$
Social Security	\$
Unemployment	\$
<b>Total Income Source:</b>	<b>\$</b>

### B1: Co-Applicant Monthly Income (If Applicable)

Income Source	Value
Gross Income	\$
Alimony	\$
Child Support	\$
Retirement/Pension	\$
Food Stamps	\$
Other Income	\$
Social Security	\$
Unemployment	\$
<b>Total Co-Applicant Income Source:</b>	<b>\$</b>

**C: Expenses:** **Balance**

**Basic Household Costs:**

Mortgage/Rent	\$
2nd Mortgage	\$
Property Taxes	\$
Household Insurance	\$
Gas & Electric	\$
Telephone/Cell	\$
Water/Sewer/Trash	\$

**1.Subtotal of Basic Household Costs: \$**

**Additional Monthly Necessities:**

Other Property	\$
Groceries/Dining Out	\$
Supplies/Personal Care	\$
Laundry/Clothing	\$
Pets	\$
Tobacco/Alcohol	\$

**2.Subtotal of Additional Monthly Necessities: \$**

**Vehicle and Transportation Costs:**

Bus Fare/Transportation	\$
Car Payment #1	\$
Car Payment #2	\$
Registration	\$
Auto Insurance	\$
Fuel	\$
Vehicle Maintenance	\$
Other Vehicles	\$

**3.Subtotal of Vehicle and Transportation Costs: \$**

**Education and Childcare:**

Student Loans	\$
Day Care	\$
Child Support/Allowances	\$
Tuition/School Supplies/Sports	\$
School Lunches	\$

**4.Subtotal of Education and Childcare: \$**

**5.Subtotal from items 1,2,3,4: \$**

**Health Care and Medical Expenses:**

Co-pays/Premiums	\$
Prescriptions	\$
Other Medical Expenses	\$

**6.Subtotal of Health Care and Medical Expenses: \$**

**Other Monthly Expenses:**

Federal/State Tax Payment Arrangements	\$
Bank Service Charges	\$
Cable/Satellite/Internet	\$
Donation	\$
Dues	\$
Hobbies/Gifts	\$
Newspapers/Magazines/Lottery	\$
Postage	\$
Savings	\$
Tapes/CD/movies/books	\$
Storage	\$
Family Loan	\$

**7.Subtotal of Monthly Expenses: \$**

**8.Subtotal from items 6 and 7: \$**

**Total Amount from items 5 and 8 = Total Debts: \$**

<b>D:Assets/Liabilities</b>	<b>Present Value (Assets)</b>	<b>Amount Owed (Liabilities)</b>	<b>Payment</b>	<b>Comments</b>
Home/Mortgages	\$	\$	\$	
Second Mortgages	\$	\$	\$	
Other Real Estate	\$	\$	\$	
Automobile #1	\$	\$	\$	
Automobile #2	\$	\$	\$	
Other Vehicles	\$	\$	\$	
Recreational Vehicles	\$	\$	\$	
Farming Equipment	\$	\$	\$	
Collectibles	\$	\$	\$	
Stocks, Bonds, Mutual Funds, Retirement Accts.	\$	\$	\$	
Saving Acct. Balances	\$	\$	\$	
Cash Value of Life Insurance Policies	\$	\$	\$	
Credit Card Debt	\$	\$	\$	
Student Loans	\$	\$	\$	
Federal Taxes Owed	\$	\$	\$	
State Taxes Owed	\$	\$	\$	
Local/City Taxes Owed	\$	\$	\$	
Medical Bills	\$	\$	\$	
Other	\$	\$	\$	
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

**SUBTRACT Liabilities total from Assets total = Net Assets: \$**

**Disposable Income Amount:**

**Total Monthly Income (from part B): \$**

**SUBTRACT -Total Monthly Expenses (from part C): \$**

**Monthly Income minus Expenses = Balance/Disposable Income: \$**

## References

Please provide us with three (3) references; only one may be a relative and the other two you must have known for at least a year. Although we do not expect to have to use such information, unforeseen circumstances do take place, and we would not want that to jeopardize your loan status with us.

Thank you for your cooperation.

### **Contact 1**

Name:

Address:

Phone:

Relationship to Borrower:

### **Contact 2**

Name:

Address:

Phone:

Relationship to Borrower:

### **Contact 3**

Name:

Address:

Phone:

Relationship to Borrower:

# MONTANA ASSISTIVE TECHNOLOGY LOAN PROGRAM

## Authorization to Obtain Applicant Credit Report

### Applicant Information:

Last Name:

First Name:

Middle Initial:

Address:

City:

State:

Zip:

Previous Address if Less than Two Years:

City:

State:

Zip:

Date of Birth:

Phone Number:

Social Security Number:

Check this box, if you prefer we can contact you by phone for your Social Security Number.

When is a good time and day to contact you?

### Purpose of Information

The report is used to review the applicant's loan request to the Montana Assistive Technology Loan Program. However, the credit report will not be pulled until one of our MATL financial management representatives feels that it is necessary to approve the loan. We will be reporting your payment history to the major credit bureaus and this may affect your credit report/score.

### Applicant Authorization

I hereby authorize the Montana Assistive Technology Loan Program and its authorized representatives to obtain a credit report for the purposes indicated above and authorize its release as above.

Signature:

Date:

# MONTANA ASSISTIVE TECHNOLOGY LOAN PROGRAM

## Authorization to Obtain Co-Applicant Credit Report

### Co-Applicant Information:

Last Name:

First Name:

Middle Initial:

Address:

City:

State:

Zip:

Previous Address if Less than Two Years:

City:

State:

Zip:

Date of Birth:

Phone Number:

Social Security Number:

Check this box, if you prefer we can contact you by phone for your Social Security Number.

When is a good time and day to contact you?

### Purpose of Information

The report is used to review the applicant's loan request to the Montana Assistive Technology Loan Program. However, the credit report will not be pulled until one of our MATL financial management representatives feels that it is necessary to approve the loan. We will be reporting your payment history to the major credit bureaus and this may affect your credit report/score.

### Applicant Authorization

I hereby authorize the Montana Assistive Technology Loan Program and its authorized representatives to obtain a credit report for the purposes indicated above and authorize its release as above.

Signature:

Date:

# MONTANA ASSISTIVE TECHNOLOGY LOAN PROGRAM

## Consent to Release Confidential Information

I hereby certify that I have read and understand this loan application. I certify that the information contained in the application is accurate and complete. I understand that any incorrect or misleading information on the application and/or attachments could result in rejection of the loan request or termination of the loan.

I hereby authorize the Montana Assistive Technology Loan Program (MATL), MonTECH and its partner financial institution(s) to share credit records and other information necessary to complete the review of my loan application for assistive technology. No credit information regarding this application will be shared outside of the MATL review process or with any individual not listed by the applicant on this release.

I acknowledge that the Montana Assistive Technology Loan Program may have access to this application or obtained in reviewing the loan request.

I understand that Montana Assistive Technology Loan Program is not responsible if the requested assistive technology does not function or is not suitable to my needs.

Name:

Date:

Signature:

If you wish, you may allow MATL to share information with other individuals who may be familiar with your situation. This may help the processing of your loan. Please call if you have any questions regarding this release form.

I hereby authorize the following individuals to share credit records and other information appropriate to the review process, with MATL and its partner financial institutions.

ILC, Case Manager, Assistant, etc. (If Applicable)

Name:

Phone:

Relationship to Applicant:

ALL INFORMATION IS KEPT CONFIDENTIAL





## Fee Schedule

The following fees may be applied to the application at the time of loan closure. The fee charges are dependent on the type of loan requested and the time at which a completed application is received.

Credit Report Fee	\$12.50
Loan Fee	\$50.00
Title Filing Fee –vehicle loans only	\$7.00
Late Payment Fee	\$15.00

Besides the late payment fee, all fees will be applied to the loan amount at the closing of the loan.

# Federal Sale of Insurance Disclosure

## Credit Disclosure

You have applied for an extension of credit with a MATL financial partner. MATL's financial partners may solicit, offer or sell you an insurance product in connection with this extension of credit. Federal law prohibits any of our partners from conditioning the extension of credit on either:

Your purchase of an insurance product from a partner or from any of its affiliates; or

Your agreement to not obtain an insurance product from an entity not affiliated with the partner.

MATL's financial partners may not prohibit you from obtaining insurance from an entity not affiliated with them.

## Insurance Disclosure

An insurance product sold in connection with this extension of credit:

is not a deposit or other obligation of, or guaranteed by, MATL's financial partner.

is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States

is not insured by the financial partner and/or its affiliates.

**By signing and dating, I acknowledge that I have received and read a copy of this form.**

Name of Applicant:

Date:

Signature of Co-Applicant (If applicable):

Date:

## Glossary

**Alimony:** A husband's or wife's court-ordered provision for a spouse after separation or divorce.

**Amortized term loans:** The [gradual](#) elimination of a [liability](#), such as a [mortgage](#), in [regular payments](#) over a specified [period](#) of time. Such payments must be sufficient to [cover](#) both [principal](#) and [interest](#)

**Appeal Process:** a complaint, claim, or dispute arising under and during the term of this agreement.

**Blue Book Value:** The standard value of all vehicles can be found in Kelley's Blue Book.

**Credit Check:** The process of evaluating an applicant's [loan](#) request or a [corporation's debt issue](#) in order to [determine](#) the likelihood that the [borrower](#) will live [up to](#) his/her [obligations](#). **also called** credit analysis. There are two ways this is performed. A hard pull is a direct hit to your credit score, typically lenders like banks and car dealerships will perform these pulls. A soft pull does not affect your credit score, these are usually the checks that you perform yourself when you request your credit score. MATL performs soft pulls.

**Credit Scores:** A statistically derived numeric expression of a person's creditworthiness that is used by lenders to assess the likelihood that a person will repay his or her debts. A credit score is based on, among other things, a person's past credit history. It is a number between 300 and 850 - the higher the number, the more credit worthy a person is deemed to be.

**Read**

more: [http://www.investopedia.com/terms/c/credit\\_score.asp#ixzz2l6nepoUU](http://www.investopedia.com/terms/c/credit_score.asp#ixzz2l6nepoUU)

**Creditworthy:** Historical proof of being able to pay back loans from a credit rating or credit history.

**Debt to Income Ratio:** the percentage of a consumer's monthly gross income that goes back toward paying off debts.

**Default:** A loan is in default, on or before 120 days in which the borrower has not made the scheduled payment for the balance still owed; or at which time the organization administering the loan paid the lending institution the remaining agreed upon balance of loan.

**Gross Pay:** The total amount earned before any taxes or other deductions are taken out.

**Interest Rate:** is the rate at which [interest](#) is paid by borrowers for the use of money that they borrow from a [lender](#).

**Net Pay:** This is the actual amount you take home with you after taxes and any other deductions are taken out.

**Prime Rate:** The prime rate is the average majority prime rate charged by banks on short-term loans to business, quoted on an investment basis. To determine whether a loan was made above, at, or below prime rate, the following website is checked for the date on which the loan was closed:

<http://www.federalreserve.gov/releases/h15/update/>

**Reporting Period for data:** The reporting period is the federal fiscal year, which begins on October 1 of each year and ends on the following September 30.

**Revolving Loan:** A program may loan out program money, which is then paid back directly to the program (it “revolves” back to the program). This is one option for programs, in addition to partnership loans.

**Secured Loan:** is a [loan](#) in which the borrower pledges some asset (e.g. a car or property) as [collateral](#) for the loan, which then becomes a **secured debt** owed to the creditor who gives the loan.

**Total dollar value of active loans:** The unpaid amount of loan balance the program is responsible for paying in case of a default at the end of the reporting period of all active loans, no matter when they originated.\

**Underwriting:** The process by which a [lender](#) decides whether a [potential creditor](#) is [creditworthy](#) and should [receive](#) a [loan](#).

**Unsecured Loan:** Unsecured loans are sometimes called 'signature loans' because the bank has nothing but your signature -- they can't take possession of your house, car, or other belongings. However, they can report you to the credit reporting companies and ding up your credit.

## **Assistive Technology**

**Assistive Technology:** is an [umbrella term](#) that includes assistive, adaptive, and rehabilitative devices for [people with disabilities](#) and also includes the process used in selecting, locating, and using them. AT promotes greater independence by enabling people to perform tasks that they were formerly unable to accomplish, or had great difficulty accomplishing, by providing enhancements to, or changing methods of interacting with, the [technology](#) needed to accomplish such tasks.

**Cognitive disability:** Conditions such as intellectual disability, traumatic brain injury.

**Communication disability:** Conditions such as nonverbal, aphasia.

**Physical disability:** Conditions such as mobility, orthopedic, neurological, cardiovascular, respiratory

**Psychiatric disability:** Conditions commonly referred to as “mental illness.”

**Sensory disability:** Conditions such as blindness, visual impairment, hearing loss.

# Examples of Assistive Technology (AT)

Listed below are some general examples of assistive technology. This is not an inclusive list, for more information contact [MonTECH](#).

## **Aids for Daily Living:**

- easy grip silverware
- talking pitchers, scales, and clocks
- door handle extensions for easier gripping
- big button remotes
- large print clocks and timers

## **Home Modifications:**

- wheel chair ramp for access in and out of the home
- a stair lift
- remodeling a bathroom for easier access in and out of the shower
- widening hallways, or door ways

## **Prosthetics/Orthotics:**

- artificial limbs
- knee braces
- elbow supports
- protective facemasks
- halo collars
- ankle, foot or leg braces
- spinal and neck braces

## **Communication Devices:**

- TTY service
- big button phones
- video phones
- picture phones
- talking caller id
- a push button device that answers yes or no questions
- iPad apps that can communicate through symbols or pictures, or text.
- eye-gaze communication system

## **Switches/Input:**

- switch activated doors
- televisions
- game controllers

- any devices that would be made easier with the attachment of a switch.

**Worksite Modification:**

- accessible doors
- hallways
- a raised desk,
- computer access aids

**Vehicles and Vehicle Modification:**

- a vehicle that is deemed accessible for the purpose of transportation
- a ramp attached to the vehicle
- doors that open by remote
- modified steering and transmission controls

**Computer Adaptations:**

- different mice depending on the gripping needs
- wrist, arm or foot support
- voice command software like Dragon Naturally Speaking
- large print keyboards, or other ergonomic keyboards

**Vision Aids:**

- large button remotes
- clocks
- calculators
- talking clocks or calculators
- writing, signature and other guides
- magnifiers
- scanners
- readers

**Durable Medical Equipment:**

- any medical equipment that is used in the home to aid in a better quality of living
- iron lungs
- oxygen tents
- nebulizers
- CPAP
- catheters
- hospital beds
- wheelchairs

**Hearing Devices:**

- audio amplifiers
- head sets
- hearing aids

**Environmental Control:**

- switch or voice activated devices to control ones lights, bed positions, television, door, music, thermostat and so on.

**Farm Machinery Adaptations:**

- steering knobs
- seat lifts
- steps
- ramps
- adapted controls to accommodate different disabilities

**Mobility:**

- wheelchairs
- walkers
- scooters
- standers

**Recreation/Leisure:**

- adapted skis to accommodate different disabilities
- adapted cycles (tricycles, hand bikes, etc.)
- adapted boats
- gun mounts



## **FAQ**

### ***What can I use the money to purchase?***

The money can be used to purchase any assistive technology devices, from home and vehicle modifications to daily living aids. For more examples of what is available to purchase please view our Examples of Assistive Technology page or contact MonTECH for assistance.

### ***Who makes the loan?***

Rural Dynamics Inc (RDI), among many of their on going programs is also a CDFI which allows them to make loans. MonTECH and RDI have partnered to create the MATL program in such a way that allows persons with disabilities to get loans when a normal financial institution would not approve their loan.

### ***I've never received a loan before, so I have no credit history. Will this affect my ability to get a loan?***

No. The MATL Advisory committee and RDI will work with applicants without a credit history. Individuals without a credit history may be encouraged to participate in a credit counseling session and set up a budget plan prior to a decision on their loan application.

### ***How much will it cost to get a loan through MATL?***

In efforts to keep the loan program going beyond the initial funding year, a \$50 loan fee will be added to the amount borrowed upon loan closure.

### ***How much can I borrow?***

Loan amounts will typically be made between \$500 and no more than \$50,000. The MATL financial loan committee may agree to provide loans for more or less than those amounts on a case-by-case basis.

### ***What is the interest rate on the loans?***

The interest rate may fluctuate at times, but is set to be affordable for middle to low income families. We do not set competitive rates, but we do set reasonable rates that are lower than a normal financial institution. All interest rates are approved by the MATL Advisory Committee.

***How much will my monthly payment be and how much time will I have to pay off the loan?***

Monthly payments will be determined based on how much you borrow. They will be enough to cover the interest applied and a portion of the main amount borrowed.

MATL assistive technology financial loans will be fully amortized term loans with average terms of 36 months and typically no longer than 60 months. Financial loans that require a longer time period will be determined on a case-by-case basis; (i.e Home and Vehicle modifications)

***How are loans decided and how long does it take to find out if my loan is approved?***

Approvals are made by the MATL loan committee, a group of volunteers that are representatives of the community created with a set of procedures in place to evaluate and determine the approval process. The decision process will take no longer than 10 days.

***How can I get a MATL loan?***

You can either log into our online application and fill that out, download our form and either mail it, fax or email it to us. Another option is to contact us and we will assist you in filling out an application.

***What if I need help filling out the application?***

We have representatives available at our RDI locations and MonTECH that can assist you in filling out the application. Please contact us with any questions you have.

***What happens if I have trouble repaying my loan?***

If you have trouble repaying your loan please contact us immediately to discuss options we may be able to provide for you.

***If denied, can I reapply?***

Yes, you can petition in writing, email or via a phone conference, for reconsideration. You may want to provide additional documentation that you believe may help you get approved. Or you may reapply with a co-signer.

The loan committee will reevaluate any new information you bring to them and reconsider your loan.

# RDI FINANCIAL

## PRIVACY POLICY & DISCLOSURE

The Gramm-Leach-Bliley Act requires us to tell you what steps we take to safeguard the privacy of the financial information you provide to us. Here is a summary of our privacy and disclosure policies.

### Our Privacy Policy

We may collect non-public personal information about you from the following sources:

- Information we receive from you on your loan application
- People and organizations identified on your loan application
- Information about your transactions with us, our affiliates or others
- Information we receive from a consumer credit reporting agency

### What We Disclose

We do not disclose any non-public personal information about our customers or former customers to anyone except as permitted by law.

### Telling Your Story

We may use "your story" (for example, why you needed a loan, what equipment or technology you purchased and how it impacted your life) to explain and market our program to other borrowers and contributors. However, we will not identify you by name unless you give us permission to do so. **If you do not wish to have your story told, please let us know at the time of your application.** It will not affect loan eligibility.

### Confidentiality & Security

RDI Financial takes every precaution to ensure that your personal information remains private. Accordingly, we restrict access to non-public personal information about you to employees and agents of RDI Financial, members of our loan review committee and Board on a need-to-know basis and guarantors, co-signors, vendors and providers who need to know that information to provide products or services requested by you. We maintain physical, electronic and procedural safeguards to comply with federal regulations to guard your non-public personal information.

### Questions

If you have any questions or concerns about our privacy and disclosure policies, please contact RDI Financial:

2022 Central Avenue  
Great Falls, MT 59403  
1-877-275-2227  
MATL@ruraldynamics.org