

Customer Notice: Your loan should be used for short-term financial needs only, not as a long-term financial solution. Customers with credit difficulties should seek credit counseling. This is an expensive form of credit. Spring Water Financial loans are designed to help you meet your short-term borrowing needs. Appropriate emergencies might be a car repair, medical care for you or your family, or travel expenses in connection with your job and other unexpected bills. Alternative forms of credit may be less expensive and more suitable for your financial needs. Alternative sources you could consider include: a credit card cash advance; personal loans; home equity line of credit; existing savings; or borrowing from a friend or relative.

Not all loan applications are approved. Due to verification requirements, not all applicants for an online loan may be eligible for a loan with Spring Water Financial.

Many of our customers applying for a loan will be required to submit supporting documentation due to additional qualification criteria.

Spring Water Financial or third-party lender does not perform traditional credit checks as part of its credit transaction approval process, but does verify applicant information via national databases including, but not limited to, DataX, Clarity, FactorTrust, TeleTrack or VeriTrac. If you have defaulted on past transactions, you may be declined for a loan with Spring Water Financial.

Maximum funded amount for an online loan depends on loan qualification criteria setup Spring Water Financial. See Rates and Terms for details.

Spring Water Financial is not a lender in all states (Spring Water Financial does not offer online loans in Arkansas, Connecticut, Minnesota, New York, Vermont, West Virginia or US territories). Spring Water Financial reserves the right to add or subtract from this list at any time.

Spring Water Financial is a subsidiary of Kashia Services, a wholly owned economic arm and instrumentality of, the Kashia Band of Pomo Indians of the Stewarts Point Rancheria, a federally-recognized sovereign American Indian tribe. Any Agreement entered into through this Application shall be governed by applicable Tribal and federal law.

COLLECTION AND USE OF BANK ACCOUNT INFORMATION:

If we extend credit to a consumer, we will consider the bank account information provided by the consumer as eligible for us to process payments against. In addition, as part of our information collection process, we may detect additional bank accounts under the ownership of the consumer. We will consider these additional accounts to be part of the application process. ***

*** For underwriting and verification purposes only. We always obtain prior separate customer authorization when trying to obtain additional consumer bank account information as a potential payment option.