

HCPS EMPLOYEE SPECIAL!



You Have **Big** Plans...
Let us **HELP** you get started!

\$1,200.00

Interest Free Loan for New HCPS Employees

Repay at \$50.00 per pay beginning with your first Harford County Public School pay day.

REQUIREMENTS

- Verification of HCPS employment contract. New teacher employment contract start date must be within 90 days, before or after, the loan application date.*
- Verification of local residence.
- Direct Deposit of your HCPS payroll into HAR-CO Account(s) required - Loan payment is automatically deducted from your HAR-CO Checking Account.
- Loan approval is subject to credit review.

Contact a HAR-CO Sales Officer for more information.



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*Failure to maintain these requirements before the loan is paid off results in an interest rate equal to 15% Annual Percentage Rate on the unpaid balance.