



## Prepare to Compete with a SAG Initiation Fee Loan!

If you're ready to compete as a professional working actor by joining Screen Actors Guild, all new members pay an initiation fee and semiannual dues at the time of joining. The national initiation fee is currently \$2,277.00 (initiation fees may be lower in certain states).

Joining fees are payable with a cashier's check (no personal checks are accepted), money order, Visa or MasterCard at the time of application — or with a **SAG Initiation Fee Loan**.

A **SAG Initiation Fee Loan** from the member-owned AFTRA-SAG Federal Credit Union lets you make up to 24 monthly payments with interest rates discounted .50% from standard Credit Union loan rates. You can also get an additional .50% discount when you set up automatic monthly payment from a AFTRA/SAG Federal Credit Union account.

On a \$2,335 loan amount and 24 month term with a fixed rate based on creditworthiness (including automatic payment discount), payment amounts will be:

\$107.13 / month with 9.40% APR fixed (A Credit Rating)

\$109.85 / month with 11.90% APR fixed (B Credit Rating)

\$113.15 / month with 14.90% APR fixed (C Credit Rating)

A **SAG Initiation Fee Loan** is also available to current members who are assessed a difference of initiation fee. This may result when working in an area where the initiation fee is higher than the amount previously paid, as described on the back of the SAG Membership Application.

### Applying Is Easy

To qualify for a **SAG Initiation Fee Loan**, you need to join or be a member in good standing of AFTRA-SAG Federal Credit Union. It's fast and easy to apply simultaneously for a **SAG Initiation Fee Loan** and Credit Union membership online at [aftrasagfcu.org](http://aftrasagfcu.org). You can also send an email to [loans@aftrasagfcu.org](mailto:loans@aftrasagfcu.org), fax a request to (818) 260-9485, or call (800) 826-6946 for more information.

### We Do the Work, You Get the Benefit

A check to cover your initiation fee and the first semi-annual basic dues payment will be made payable from AFTRA-SAG Federal Credit Union to Screen Actors Guild within 72 hours — faster if needed!

*This is a fixed rate loan. Your interest rate and corresponding annual percentage rate (APR) will be based on your creditworthiness. Not all applicants will qualify for the best rate of 9.90% APR. The APR on the loan is .50% higher without Automatic Payment, which for the 9.90% APR example would be 10.40% APR. The maximum loan term is 24 months. Maximum loan amount is \$2,500. Monthly payments are required. Loan disbursement checks are made payable to the Screen Actors Guild. Minors are not eligible for this program, however parents or guardians of Coogan kids may qualify for membership and can apply for a personal loan through ASFCU.*

SAG members in good standing are eligible to apply for this loan product through AFTRA-SAG Federal Credit Union with the exception of individuals who reside in New York who are not existing members of the ASFCU. Such individuals may inquire about loan products from Actors Federal Credit Union at (212) 869-8926; outside NYC: (800) 2-ACTORS (800-222-8677).