

***Application to Participate in  
Pilot Study of Small Dollar Loan Programs***

**Institution Name, Certificate number and Address:**

---

---

---

**Name, Title/Telephone Number of Institution Contact:**

---

---

- 1) Provide a program description explaining the current or proposed structure of your institution's small-dollar loan program, addressing each of the following program components:**
- a) the current or projected dollar size of the program;**
  - b) plans to market the program;**
  - c) the application process and underwriting standards;**
  - d) interest rates;**
  - e) fees (please describe, if applicable, how fees relate to actual costs incurred);**
  - f) prepayment penalties, (please describe if applicable);**
  - g) automatic savings component or incentives, (please describe if applicable)**
  - h) loan amortization period for:**
    - i) closed end credit transactions; and**
    - ii) open end credit transactions.**