

# A PATH TO CITIZENSHIP

## NEW AMERICAN LOAN PROGRAM

*IF YOU ARE A U.S. LEGAL PERMANENT RESIDENT LIVING IN SAINT PAUL,  
AFFINITY PLUS WILL PROVIDE YOU WITH NO-INTEREST FINANCING OF UP TO  
\$2,000, TO HELP COVER THE COST OF THE NATURALIZATION APPLICATION*

We know the path to citizenship can be expensive. If you are a U.S. Permanent Resident living in Saint Paul, MN and you meet the requirements to be eligible for citizenship or naturalization, the cost of the application should not be a barrier for you and your family. We have partnered with the city of St. Paul to help you with access to financial services, resources and education for the application process.

Affinity Plus Credit Union offers a no-interest loan of up to \$2,000 to be paid off in 1 year to help cover the cost of applying for naturalization through the United States Citizenship and Immigration Services (USCIS).

The application cost is \$75, and \$50 will be returned after the loan is paid in full. There is no annual fee and no penalties for early payments or for paying it off early. It is also eligible for Skip-a-Pay. First payment can be set to be made 45 days from receiving the loan.\* You can select the due date and set up automatic payments. Funds are made directly to USCIS.

You can trust Affinity Plus to help you with the necessary resources to cover your naturalization process. Learn more about this resource by calling (651) 312-9747.

*\*A 12 month loan at 0% APR would result in a monthly payment of \$83.33 per \$1,000 borrowed.*



**AFFINITY PLUS**  
FEDERAL CREDIT UNION



# NEW AMERICAN LOAN PROGRAM

As an immigrant, you may be worried about the cost of applying for naturalization, especially if your application includes multiple members of the family. The Affinity Plus New American Loan Program provides the necessary financing to help cover the cost of the application.

## *THE NATURALIZATION APPLICATION COST SHOULD NOT BE A BURDEN FOR YOU OR YOUR FAMILY WHEN WANTING TO BECOME U.S. CITIZENS.*

We will support you and your family in this important step in your lives in the United States.

### *ADVANTAGES OF U.S. CITIZENSHIP*

➤	You can file to bring family members, such as children, parents, and siblings to live in the United States.
➤	The process of reuniting your spouse and children usually will be much faster if you are a U.S. citizen.
➤	Becoming a U.S. citizen can help your children. Any of your unmarried Legal Permanent Resident children under 18 years old, who are living with you will automatically become citizens when you do.
➤	You can vote in all elections.
➤	You can run for public office.
➤	You can live and travel outside of the United States without losing your citizenship.
➤	You can apply to federal jobs that may require you to be a U.S. citizen.
➤	Traveling to some foreign countries may be easier for a citizen of the United States.

### *THE NEW AMERICAN LOAN PROGRAM APPLICATION PROCESS IS EASY.*

You simply need to be eligible to apply for U.S. Citizenship and be a resident of Saint Paul, MN.

#### **Here are the main elements of the loan:**

➤	\$75 fee (\$50 will be returned after loan is paid in full)
➤	0% interest rate
➤	Flexible terms up to 12 months
➤	\$2,000 maximum loan amount
➤	Available to residents of the City of St. Paul applying for naturalization from United States Citizenship and Immigration Services (USCIS)
➤	No pre-payment penalty
➤	Eligible for Skip-a-Pay
➤	1st payment can be set up to 45 days out of funding
➤	Can select monthly payment due date and automatic payment is available
➤	Funds disbursed directly to USCIS

It's a new and unique program created for you and your family and offered by Affinity Plus in partnership with the city of Saint Paul, MN.

*FOR MORE INFORMATION OR TO APPLY, CALL US AT (651) 312-9747.*