



Employee Loan Application

P.O. Box 702 Taholah WA 98587 | 360-276-0118 | connect@taalafund.org | www.taalafund.org

Employees of QIN, Quinault Enterprises (QNEB), and Taholah School District are eligible. See back for full loan policies.

SECTION A — Complete this section and return to Táala Fund

Full Legal Name			Date		
Date of Birth		Work Phone #		Personal Email	
Current Job Title		Current Employer			
Years of Employment	QIN: _____	Taholah School: _____	QHA: _____	QNEB: _____	Other: _____

Yes (Probationary)

No (Not Probationary)

Hourly Wage (\$)		Hours/Week		Amount Requested (\$)	
Preferred Payment Amount (\$) <small>Optional — must be at least the minimum payment</small>			Pay Period Frequency <small>Biweekly / Semi-monthly / Monthly</small>		

What you're agreeing to: You authorize your employer to verify your income. Loan payments are deducted from your paycheck at 12% interest. If you leave employment, any remaining balance is deducted from your final check. This agreement remains binding if you are re-hired within QIN or its affiliates.

By signing below, I authorize my employer to verify my income and employment status. I agree to pay a **12% interest rate** amortized over the loan period, deducted from my wages by payroll deduction. I agree that Taala Fund's records shall be the sole criteria for principal and interest balances owed. FOR VALUE RECEIVED, I waive presentment, demand, protest, and notice of nonpayment, agree to be bound as principal (not surety), and promise to pay all collection costs, including reasonable attorney fees. I agree that payments will be deducted regardless of where I work within QIN, its enterprises, or the Taholah School District. If my employment ends, any remaining balance (including interest) shall be deducted from my final paycheck; if that amount is insufficient, I will arrange payment with Taala Fund within 10 business days, or risk legal action. If I later become employed with QIN, a subsidiary, or affiliated entity, this agreement remains binding, and Taala Fund may submit it to my new employer to restart payroll deduction.

Borrower's Signature			Date		
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SECTION B — For Táala Fund Credit Officer Use Only

Date/Time Received		Credit Officer Initials		Loan History	
<input type="checkbox"/> First loan			<input type="checkbox"/> Returning borrower		
Max Eligibility (\$)		Current Balance (\$)		Balance w/ Request (\$)	
Loan Term (months)		Min Payment (\$)		Approved Payment (\$)	
Recommendation:					

Approve as requested

Deny

Approve at different amount: \$ _____

Táala Fund Executive Director (or Delegate) Approval			Date		
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Employee Loan — Policies & Procedures

Years of Service with QIN	Maximum Outstanding Loan Balance
Probationary Employees	Not eligible
0 – 6 Months	Not eligible
6 – 12 Months	\$1,000
1 – 3 Years	\$2,000
3 – 5 Years	\$3,000
5 – 10 Years	\$4,000
10+ Years	\$5,000

- Regardless of years of service, the maximum amount an employee may borrow at one time is \$2,500.
- Loans are available to employees of QIN, QIN enterprises, and Taholah School District.
- Payments are made by payroll deduction.
- Interest rate is 12%, amortized over the period of the loan.
- Employees may voluntarily increase their payments at any time, but may not pay less than the minimum payment.
- Each add-on loan refinances the existing loan into a new loan with a recalculated payment.
- No collateral required.
- If the employee leaves QIN service, the amount owed will be deducted from their last paycheck. Any amount still owing shall be collected.
- If the employee later becomes employed with QIN, a subsidiary, or an affiliated entity, this agreement is binding. Taala Fund may submit it to the new employer to restart auto-deductions, and may pursue legal remedies as a last resort.
- The Taala Fund Executive Director (or delegated representative) approves employee loans that conform to this policy. Loan Committee approval is not required.
- If an application does not conform to policy, the employee is not eligible and shall be notified in writing.

SECTION C — Complete when you pick up your check

I agree to have \$_____ deducted from my wages for the pay period ending _____ and for each ensuing pay period until my loan is repaid. *(Do not sign until you pick up the check.)*

Borrower's Signature (or Authorized Representative)	Date
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Loan Application Addendum

The information below enables Táala Fund to report consolidated impact data to funders and partners. Your individual personal information will not be shared beyond immediate Táala Fund staff.

Full Name			
Mailing Address			
Physical Address (if different)			
Work Phone	Cell Phone	Personal Email	Annual Income (\$) <small>For impact reporting</small>

Tribal Enrollment

Are you an enrolled tribal member?

- Yes No Descendant

Tribe / Nation	Enrollment #	Quinault Enrollment # (if applicable)
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Demographics

Gender:

- Male Female Non-binary Prefer not to say Other: _____

Marital Status:

- Never Married Married Divorced Widowed Other

Race / Ethnicity:

- American Indian / Alaska Native Non-Native

Tribal Affiliation (if non-Native): _____

Status:

- Veteran Disabled Single Parent

Housing Status:

- Renter Homeowner Tribal Housing Other

Household Size — Adults:	Children:	Years of Education:
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Emergency Contact

Name	Relationship
Phone	Alternate Phone / Email

Other Táala Fund Products — I'm interested in:

- Credit Builder Loan (debt consolidation) Business Loan
 You MAY contact me about a loan You may NOT contact me about a loan