



401(k) Loan Request

Section I – Employee Information

Name: _____ SS# or Employee # : _____
Last First Middle Initial

Address: _____ City: _____ State: _____ Zip: _____

Phone: _____ E-mail: _____

Keep your address current with your employer and the Vista 401(k) plan.

Section II – Loan Information

1. You must have a minimum of \$2,000 in your account with no loans outstanding. You may borrow up to 50% of your account balance with a maximum of \$50,000. The minimum loan amount is \$1,000.
2. You will pay back your loan through equal payroll deductions. There are no penalties for prepayment. However, if you choose to pay your loan off early, you must pay off the outstanding balance with a cashier's check or money order made payable to: Matrix Trust Company, FBO Vista 401(k). Reference Line: Matrix Trust Company Plan 072856.
3. The interest rate will be 2% over the prime rate. There is a \$65 processing fee which is inclusive of the State of Florida Documentary Stamp. In addition there is a distribution fee charged by the Trust Bank. See fees in Section IV.
4. There is a 30 day waiting period after you repay a loan before you can take out a new loan.

Section III – Loan Amount and Term

Loan Amount: \$ _____ Loan Term: 12 Months 24 Months 36 Months 48 Months

Section IV – Loan Payment Options

Upon receipt of completed paperwork, you will receive your loan disbursement within ten (10) business days or less.

- I would like to receive a check (\$20 fee)
- I would like to have payment direct deposited (\$20 fee)

Complete the banking instructions below as directed by your banking institution.

Please print clearly and include all number(s) including any zeros.

Bank Name: _____ Account Type: _____

A.B.A. Routing #: _____ Account #: _____

Section V – Signature

I have read and understand Section II – Loan Information and, by signing below, I request that a loan be processed from my 401(k) account as directed above.

Signature: _____ Date: _____