



Family Shield Credit

Application Walkthrough





## Let's Get Started

Loan Application - Credit for Funeral Needs

- 1 Create an account**  
Keep your information secure
- 2 Provide personal info**  
Verify yourself in seconds

Get started

← Click "Get Started"



## Create an account

We take the privacy of your information very seriously and won't use it without permission.

Email address

Email cannot be blank.

Password

If you forgot your password you can [reset it](#).



Family Shield Capital, LLC takes the privacy of its customers very seriously and will never share your information without your permission.

← Type in your email address

← Create a password

← Click "Create"



## We take your data privacy seriously

Here is our legally binding promise to you. This application will not impact your credit score. We do a soft credit pull which will not impact your credit rating.

### Non-disclosure of Confidential Information and Release of Information

Family Shield Capital, LLC, its successors and/or assignees, ("Lender") hereby agrees that all Confidential Information will be kept confidential by it and its Representatives and will not be used other than in furtherance of your application to Lender. You, the applicant, hereby authorize Lender to release such information and records to the Funeral Home Provider you select in this application necessary for the successful review of this application, including status of credit decision, all information required to complete application, and all information regarding documentation and disbursements. Funeral Home Providers receiving Confidential Information shall be informed of the confidential nature of the information, which shall not be used for any purpose other than in connection with this application.

By checking the box, I acknowledge the non-disclosure of confidential information and release of information.

### FCRA Consent

To all the consumer-reporting agencies and all creditors and depositories of mine, please be advised that I have made an application to Family Shield Capital, LLC, its successors and/or assignees ("Lender") for a request of an extension of credit. Therefore, I hereby authorize Lender to make all inquiries it deems necessary to verify accuracy and determine my creditworthiness. The Lender is authorized to obtain any information it feels necessary in processing this application. I also authorize Lender to disclose any deposit or credit experiences with me to third parties. In addition, I hereby authorize Lender to disclose to any third party, or any agent or employee thereof, information regarding the deposit or credit experience with me.

By checking the box, I acknowledge the Fair Credit Reporting Act disclosure and consent.

### True Statements Acknowledgment

I, the applicant, certify that the statements made in this application to Family Shield Capital, LLC, its successors and/or assignees ("Lender") and the other information provided in connection with this application are true and complete. I agree to promptly notify the Lender of any material changes to this information. I understand that all fees made in connection with the application and an extension of credit, if any, are non-refundable. For more information on fees related to this application for credit, please see the full set of application disclosures. The electronic signature of the undersigned herein may be deemed equivalent to an original.

By checking the box, I acknowledge all statements made in connection with this application are true and complete.

I understand that by clicking the Continue button below, after accepting each of the preceding statements, that I am providing written instructions to Family Shield Capital, LLC under the Fair Credit Reporting Act authorizing them to obtain information on my personal credit profile or other information from Experian. I authorize Family Shield Capital, LLC to obtain such information solely to prequalify me for credit options.

Continue

Check all 3 boxes

Click "Continue"



## Let's verify your identity

This will only take a second.

Cell number



Input Cell Phone Number

Date of birth



Input Date of Birth

[Send verification email message](#)



Click "Send Verification Email Message"



We take the privacy of your information very seriously and won't use it without permission.

## Step 3a: Identity Verification

### Family Shield Credit: Please verify your email



Family Shield Capital <info@familyshieldcredit.com>  
To Family Shield Credit

 Reply  Reply All  Forward 

Wed 1/17/2024 1:53 PM



Hi!

Thank you for starting your application with Family Shield Capital. Please click the link below to verify you email and identity.

[Click here to verify your account](#)



Click "Click here to verify your account"

[Thank you,](#)  
[Family Shield Capital](#)

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## Personal information

Please review and complete your personal information

**Your name**

First Name	Last Name
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Email address  
djsolecki+b@familyshieldcredit.com 

**Address**

100 Family Shield Credit Drive	
3D	
Philadelphia	
19019	PA

**SSN**

XXX-XX-XXXX
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Cancel

Save changes and continue

← Click "Save Changes and Continue"



Family Shield Capital, LLC takes the privacy of its customers very seriously and will never share your information without your permission.



## Personal information

We take the privacy of your personal information very seriously and won't use it without permission.

Are you employed?

Yes

No

Length of Employment

10

Current Job Position

Current Job Title OR "Retired"

What is your tax filing status

Single

Your gross ANNUAL household income

\$100,000

Your current MONTHLY rent or mortgage

\$4,000

Amount of loan request

\$10,000

Continue



Click "Continue"



## Funeral Home Information

We take the privacy of your personal information very seriously and won't use it without permission.

Name of Deceased

Funeral Home Provider

Funeral Director

← Click "Continue"



## Link your Bank Account

Please link your personal bank account in this step.

### Autopay



Please connect your personal online bank account. This will be the account that is linked to future loan payments.

[Connect](#)



Click "Connect"

## Step 6a: Link Bank Account



Family Shield Credit



### Link your Bank Account

Please link your personal bank account in this step.

#### Autopay



Family Shield Capital uses **Plaid** to connect your account

 **Connect effortlessly**

Plaid lets you securely connect your financial accounts in seconds

 **Your data belongs to you**

Plaid doesn't sell personal info, and will only use it with your permission

By continuing, you agree to [Plaid's Privacy Policy](#)

**Continue**

NOTE: If the applicant does not have online banking, they can click this "X" and a banking form will pop up which allows them to manually type in their banking information

Click "Connect"



**Photo ID Upload.**  
Please upload the front of government issued Drivers License or Photo ID.

## Photo ID

Upload the front of your Photo ID

	File name	Action	Date	Status
Front Photo ID	-	<a href="#">Choose File</a>		Unlinked

Click "Choose File" and upload a picture of ID

Next

Click "Next"

# Step 8: Application Under Review

## Family Shield Capital



Thank you for applying. With Family Shield Credit, families have the peace of mind when they need it most, borrowing funds to cover funeral expenses - from the funeral service to family travel to the post-service luncheon - and everything in between. Offers are subject to final credit review.

Approved Amount

-

Underwriting, Packaging, and Processing Fee

-

Total Loan Amount

-

Interest rate

-

By accepting this offer below, I authorize Family Shield Capital, LLC to obtain credit information on me to complete the application.

Your application is under manual review.  
Thank you.

← Once this message pops up, the application is complete!

Your offer is subject to review.



Family Shield Credit

Accepting the Offer



## Step 9: Accept offer email

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Thank you for your application for financing for Family Shield Capital. We are sorry to learn of your recent loss.

We have approved your request, subject to final review, in the amount of \$10,000 with a total amount financed of \$10,350. Final payment and additional details shall be contained in the Loan Disclosure to follow.

To accept your offer, please login [Here](#) and click "Accept Offer". You will then be asked to

Click "Here" and sign back in

1. Upload a photo ID

2. Sign the Loan Documents

We appreciate you considering us for your credit need and again offer our condolences. Please don't hesitate to reach out with any questions.

## You were approved with Family Shield Capital

### Family Shield Capital



Thank you for applying. With Family Shield Credit, families have the peace of mind when they need it most, borrowing funds to cover funeral expenses - from the funeral service to family travel to the post-service luncheon - and everything in between. Offers are subject to final credit review.

Approved Amount

**\$10,000**

Underwriting, Packaging, and Processing Fee

**\$350**

Total Loan Amount

**\$10,350**

Interest rate

**16.99 %**

**18.99 %**

Term (Months)

**36**

**60**

Estimated Monthly Payment

**\$368.95**

**\$268.43**

By accepting this offer below, I authorize Family Shield Capital, LLC to obtain credit information on me to complete the application.

Accept offer

Accept offer

View details

Click "Accept Offer"

## You were approved with Family Shield Capital

### Family Shield Capital



Thank you for applying. With Family Shield Credit, families have the peace of mind when they need it most, borrowing funds to cover funeral expenses - from the funeral service to family travel to the post-service luncheon - and everything in between. Offers are subject to final credit review.

Approved Amount

**\$10,000**

Underwriting, Packaging, and Processing Fee

**\$350**

Total Loan Amount

**\$10,350**

Interest rate

**16.99 %**

Term (Months)

**36**

Estimated Monthly Payment

**\$368.95**

By accepting this offer below, I authorize Family Shield Capital, LLC to obtain credit information on me to complete the application.

[Back](#)

[Continue with offer](#)

[View details](#)

← Click "Continue with offer"

# Step 11: Upload 2<sup>nd</sup> form of ID

Family Shield Credit

- Dashboard
- Documents
- Personal information
- Profile settings
- Log off

Good Morning, Daniel



**Secondary Form of Identification.**  
Please upload a secondary form of identification. Some acceptable options are Utility Bill or Personal Tax return (latest year).

## Secondary Form of Identification

Some acceptable options are a Utility Bill or Personal Tax return (latest year).

	File name	Action	Date	Status
Secondary ID	-	<a href="#">Choose File</a>		Unlinked

[Next](#)

Click "Choose File" and upload a secondary for of ID

Click "Next"

Please review the documents below.

**CONTINUE**

**OTHER ACTIONS** ▾

Click "Continue" and sign the loan docs

**RATE LOCK**

NO  YES, until [Date] at 5:00 p.m. EDT *Before closing, your interest rate and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on [Date] at 5:00 p.m. EDT*

Loan Terms		Can this amount increase after closing?
Loan Amount	\$10,350	NO
Interest Rate	16.99%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$368.95	NO
Prepayment Penalty		Does the loan have these features? NO
Balloon Payment		NO

Projected Payments	
Payment Calculation	Months 1- 36
Principal & Interest	\$368.95
Estimated Total Monthly Payment	\$368.95

*The loan will be paid in 36 monthly payments due on the first of each month during the loan term.*

Costs at Closing	
Processing, Underwriting and Transaction Fee	\$350 <i>The processing fee is equal to 3.5% of the Principal Amount of the Loan, or maximum amount permitted by law whichever is greater.</i>



Family Shield Credit

Funeral Director Guide



# Funeral director step 1: Sign the loan docs and upload the SFGS



Hi [redacted]

[redacted] just completed an application with Family Shield Credit.

[Family Shield Application](#)

Click "Family Shield Application" to view the application

Please upload the corresponding invoice using the portal below:

[Upload Funeral Invoice](#)

Click "Upload Funeral Invoice" to upload the statement of funeral goods and services. The login info is the funeral directors email:

Username: funeraldirector@funeralhome.com

Password: funeraldirector@funeralhome.com

Please also sign the Funeral Loan Agreement in DocuSign below:

[Complete DocuSign](#)

Click "Complete DocuSign" to sign the loan documents

Thank you,  
Family Shield Capital



Family Shield Credit

Authorized Signer Guide

# Authorized signer step 1: Sign the loan docs



Hi [redacted]

[redacted] just completed an application with Family Shield Credit.

The loan document package was sent via DocuSign, please review and sign as your convenience [here](#).



Click "Here" to sign the loan documents

Thank you.



## Family Shield Credit

Application Complete

Funds will be sent to the funeral home within 48 hours