

# Loans

**Signature Loan:** Unsecured credit with up to \*\$20,000 for a maximum term of 4 years. With excellent credit a Signature Line can be established that would allow the member to draw funds when necessary and payments are based on 3% of loan balance.

**New Vehicle Loans:** Terms and down payments depend upon credit approval. Maximum term is 7 years with a maximum loan amount of \$65,000. GAP and MBI policies are available for these loans.

**Used Vehicle Loans:** Terms and down payments depend upon credit approval and year of vehicle. Maximum term is 5 years with up to 100% of low market value and credit. Appraisal required.

**Auto Equity Loan:** When financing an new or used auto a lien can be recorded on your primary residence. This may allow interest to be tax deductible. (consult a tax adviser, additional fees may apply)

**Share Secured Loan:** This allows members to use the funds in their Share Savings for collateral on a loan. Members set the terms, \$25 minimum payment with a maximum term of 15 years.

**Share C.D. Secured Loan:** Use your C.D. for security on a loan. C.D. rate + 3% APR with monthly payments or pay at maturity.

**Home Loans:** 1st, 2nd, HELOC or Maximizer loans available.

**Visa Classic:** Up to \*\$20,000 line of credit with no annual fee. Grace period of 25 days. Reward program.

**Visa Gold:** \$5,000 to \*\$20,000 line of credit with a \$20 annual fee (waived on Platinum/Platinum plus accounts). Rewards program.

**All loans are subject to credit approval, and all loan applications are processed with the aid of Experian Credit Bureau.**

\*\$20,000 unsecured credit limit maximum per household.

