

# Loans for Every Borrowing Need



*Loans from a financial institution that cares about you... how unique!*

One of the most important benefits of credit union membership is convenient access to affordable loans. At your Credit Union, you generally get loans at lower rates than at other financial institutions. And at your Credit Union we make every effort to do what's right for you. And that means fast and caring service.

## Apply 24 Hours A Day

Our Loan Call Center is available around the clock to take your application and answer your questions. Just call 336-662-6202 or 800-288-5252 and your application will be processed quickly. In some cases, you will have an approval within minutes.

You can also apply online at our website or in person at any of our branch offices.

## Signature Loans

Use a signature loan for your personal borrowing needs. All you need is your good name and credit.

## VISA® Credit Cards

- Non-Variable Interest Rates as Low As 8.95% APR\*
- NO ANNUAL FEE
- 25- Day Grace Period on Purchases
- No Minimum Finance Charge
- 24- Hour Access to Account Information
- Cash available 24 Hours a Day Through ATMs
- No Cash Advance Fees

## Overdraft Protection

Borrow money as easily as writing a check and protect your checking account from bounced checks. No fee transfers can be made from a line-of-credit from any of the following: Signature Loan, VISA Credit Card, or Home Equity Loan.

## New and Used Car Loans

- 100% Financing Available based on NADA pricing.
- Same low rate for both new and used cars.
- Terms up to 8 years based on amount financed.
- Loan protection and warranty coverage.
- FREE Auto Buying Service.
- FREE NADA Pricing Information.
- Discounted CarFax Reports.

## Mortgage Loans

Whether you are financing a new home, or refinancing the one you've got, we have a mortgage plan that's right for you.



We offer a wide variety of mortgage products, including fixed-rate plans, variable rate- plans, and unique mortgages.

## Home Equity Loans

Choose either a one-time home equity loan or a home equity line-of-credit. Put your home's equity to work for you for —

- Home Improvements
- College Funding
- Paying Off Other Bills
- You Name It!

## Boats, Campers, RVs, & Motorcycles

We offer competitive rates and flexible terms, plus access to NADA price books to help you get the best deal possible.

## Payments Made Easy!

Payments are almost painless if you set them up to be paid automatically using payroll deductions and/ or transfers from your savings or checking account.

\* APR=Annual Percentage Rate. Rates are based on an evaluation of credit history, rates may vary.

[Revised 2012-03]

Member Services 336-662-6200 • 800-632-0210  
Mortgage Call Center 336-662-6206 • 877-223-9563  
24-Hour Loan Call Center 336-662-6202 • 800-288-5252

Join for the Perks.