

## CREDIT UNION LOANS

Contact the branch nearest you to discuss your loan needs, and look into the many other products and services available to you as a member.



### Cape Fear Credit Union

Leland: 910-371-2034  
Wilmington: 910-791-0140  
[www.capefearcreditunion.org](http://www.capefearcreditunion.org)

### Carolina Family Credit Union

Kinston: 252-520-6602  
[www.carolinafamilyfcu.com](http://www.carolinafamilyfcu.com)

### Carolina Mountains Credit Union

Asheville: 828-687-1066  
Hendersonville: 828-233-1140  
Penrose (Pisgah Forest): 828-884-8835  
Rosman: 828-877-2153  
[www.carolinamountainscu.org](http://www.carolinamountainscu.org)

### Choice Community Credit Union

Greensboro: 336-545-9916  
[www.choiceccu.org](http://www.choiceccu.org)

### Scotland Community Credit Union

Laurinburg: 910-276-4995  
[www.scotlandccu.org](http://www.scotlandccu.org)

### Wilson Community Credit Union

Wilson: 252-291-9977  
[www.wilsoncommunitycu.org](http://www.wilsoncommunitycu.org)



We are an Equal Housing Lender



05/2011

## Your Guide To Credit Union Loans

### HOME LOANS

#### FIRST MORTGAGE LOANS

Our home lending is built on the belief that home ownership is the foundation for wealth building. That's why we offer a wide range of home loan options to fit most income levels and to serve most anyone looking to purchase or refinance a home.

If you're looking to refinance your existing mortgage loan, then talk to us about the mortgage refinancing options available to you at the credit union.

#### HOME EQUITY PRODUCTS

Use the value in your home to secure a home equity loan or line of credit. Our home equity products are second mortgage products.

##### Home Equity Loan

Borrow up to 90 percent of the appraised value of your home (less the unpaid balance of any other mortgage on the property) and pay back the loan over a specified number of years. Our home equity loan is a fixed-rate loan.

##### Home Equity Line of Credit (HELOC)

With a HELOC, you may access any amount of funds up to the maximum of your available line of credit, at any time. Borrow up to 90 percent of the appraised value of your home (less the unpaid balance of any other mortgage on the property). Our home equity line of credit is a variable-rate product.

*Equity is the difference between your home's value and the unpaid amount you owe on the home.*



## VEHICLE LOANS

Take time to shop for the right loan when you're shopping for your next vehicle. Our loan officers will steer you in the right direction by helping you to understand what to look for in a good loan BEFORE you make your purchase, even if you don't choose to get your financing from us. We offer competitive interest rates and fair terms on vehicle loans. We finance new and used cars, trucks, motorcycles, boats, and RVs.

Don't forget to ask us about vehicles we might have for sale.

## PERSONAL LOANS

Whether you're planning a celebration or facing an emergency, come to us first when you need a loan. Apply for a personal loan when you need funds for vacation, back-to-school expenses, home or auto repairs, and more.

It's because of your relationship with us as a member that we can be at our best when you need us the most. That's the credit union difference.

### SHARE SECURED LOAN

Use your Credit Union savings or term certificate account as collateral. Borrow up to 100 percent of the amount you have on deposit at the Credit Union. Account funds used as collateral will not be available for transactions and/or withdrawal.

### UNSECURED LOAN

Use your strong credit history to qualify for this loan. The maximum loan amount will vary depending upon eligibility.

### CREDIT BUILDER LOAN – FRESH START

Build a positive credit history for yourself or improve your credit rating over time with this loan. Choose your Credit Union savings or term certificate account to secure this loan.

## SMALL BUSINESS LOANS

We finance nonprofit organizations and for-profit businesses, and we specialize in financing for child care facilities, businesses that focus on environmental sustainability, commercial real estate projects, and other business endeavors that positively impact the community.

If you're looking for a small business loan, then talk with us about the many financing options that we have to offer.



## CREDIT CARDS

Fair terms, competitive interest rates, reasonable credit limits, and fewer fees make our credit cards member-friendly and among the best in the industry.

Qualify for our Visa Classic® or Visa Platinum credit card and enjoy these features:

- No annual fee
- No transaction fee for purchases
- No transaction fee for cash advances
- No minimum finance charge
- No over limit fee
- Low minimum payment requirements
- Reasonable limits on transactions and credit



## OVERDRAFT COVERAGE

Our overdraft coverage products are completely optional, and you choose the plan that works best for you.

### OVERDRAFT TRANSFER

Overdraft transfer will link your Credit Union checking account to the Credit Union account you designate as the source account for overdraft payments. Funds from the source account are paid out when there are insufficient funds in your primary checking account. The entire balance of the source account is accessible for overdraft transfer payments, if needed. We will charge a small fee for each overdraft transfer.

### OVERDRAFT LINE OF CREDIT

Our overdraft line of credit is an interest-bearing short-term loan that will cover the unpaid balance of approved transaction charges, up to the approved amount of your line of credit. To be approved for an overdraft line of credit you must qualify under our loan approval guidelines.



We do not permit access to overdraft coverage as a direct source of cash. Overdraft coverage will only apply to the payment of approved transactions made at retail locations and similar third party merchants, and is only available with a basic, premium, or small business checking account.



**BORROW WISELY**