

The descriptions in this brochure provide only a summary of our available loan products. Please contact a Credit Union loan officer to discuss your specific loan needs.

Loan applicants are subject to the underwriting guidelines of the Credit Union.

Cape Fear Credit Union

Leland, NC: 910-371-2034

Wilmington, NC: 910-791-0140

www.capefearcreditunion.org

Scotland Community Credit Union

Laurinburg, NC: 910-276-4995

www.scotlandccu.org

Wilson Community Credit Union

Wilson, NC: 252-291-9977

www.wilsoncommunitycu.org



Our credit union operates as a division of Self-Help Credit Union.

As a division of Self-Help Credit Union, we follow the highest standards of responsible lending to provide you with fair loans with reasonable rates and terms.



Your Guide To

Credit Union Loans

HOME LOANS

FIRST MORTGAGE LOANS

We offer a wide range of fixed-rate home loan options including 15, 20, and 30 year mortgages for traditionally constructed "stick-built" homes, as well as factory-built manufactured and modular homes, provided the house is built on a permanent foundation.

We also offer a variety of mortgage refinancing options to help you restructure your existing home loan.

HOME EQUITY MORTGAGE LOANS

We offer the following home equity mortgage options:

Home Equity Loan

Our home equity loan is a fixed-rate mortgage. 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.

Home Equity Line of Credit (HELOC)

Our home equity line of credit is a variable interest rate mortgage. With a line of credit, you may access any amount of funds within 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).



The Credit Union will only provide mortgage financing for an owner-occupied primary residence. We do not provide mortgage financing for investment property.

The home equity products are mortgage loans that are secured by your home.

We are an Equal Housing Lender



PERSONAL LOANS

SECURED LOANS

Use your Credit Union savings or term certificate account as collateral for a share secured loan. Borrow up to 100 percent of your approved amount, or the amount you have on deposit at the Credit Union.

- 12-12-12 Loan for vacation, back-to-school expenses, auto repairs, etc.
- "Fresh Start" Credit Builder Loan to build a positive credit history for yourself and improve your credit rating over time. Loan amount approval is required.

UNSECURED LOANS

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

VEHICLE LOANS

We offer competitive interest rates on loans for new and used vehicles including autos, trucks, motorcycles, boats, and RVs. Loan approval is required.

CREDIT CARDS

Enjoy reasonable terms and greater purchasing power with our Self-Help Credit Union Visa® credit card. Choose Visa Classic® or Visa Platinum and get a competitive rate of interest. Because a credit card is a loan product, credit approval is required.



Our credit cards offer the following features:

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

OVERDRAFT COVERAGE

Overdraft coverage provides additional funds to supplement your Credit Union checking account balance to help you avoid costly fees due to instances of non-sufficient funds.

The Credit Union offers the following two overdraft coverage options:

OVERDRAFT TRANSFER

Overdraft transfer will link your Credit Union savings account to your Credit Union checking account. The entire balance of your savings account is available for overdraft coverage with this option, if necessary.

OVERDRAFT LINE OF CREDIT

An overdraft line of credit is a short-term loan from the Credit Union that provides your checking account with additional funds to help avoid insufficient funds in your checking account. The total amount of your overdraft line of credit is based on credit approval.

Overdraft coverage will only apply to the payment of approved transactions made at retail locations and similar third-party merchant transactions.

Members do not have access to overdraft coverage as a direct source of cash.

SMALL BUSINESS LOANS

Work with our small business loan officers at Self-Help Credit Union to get access to a range of small business loans.

Self-Help Credit Union provides financing to nonprofit organizations and for-profit businesses for almost any type of business activity, including start-ups and acquisitions.

Self-Help Credit Union specializes in financing for child care facilities, businesses with a focus on environmental sustainability, commercial real estate projects, nonprofit enterprises, and other business endeavors that positively impact the community. Contact our branch and we'll refer you to one of our small business loan officers at Self-Help Credit Union.

