



BORROW PERSONAL LENDING

FAIR AND HONEST LENDING

We provide fair and honest solutions to meet your financial needs—from your first car to your retirement home we cover the basics and all the stuff in between.

80+ years of experience have taught us the importance of working one-on-one with members to find the right loan solution for their individual needs. Whether it's our signature or home equity loans and lines, first purchase or refinance of a home, we've got options for every stage of life.

Stop by and talk to a representative, call (800) 247-7328 or visit us online and put us to work for you.

WWW.MYC1CU.COM
COMMUNITY 1ST CREDIT UNION

TIME TO REFINANCE

Let us help you determine if you're a candidate to save money by refinancing your loans and credit cards.

It's easy—we just need your current balance and interest rate, and within minutes we should be able to tell you if we can save you money, subject to approval of credit.

LOAN TYPE	AMOUNT	RATE	DETAILS
SIGNATURE LINE OF CREDIT	Up To \$10,000	For current rates, stop by and talk to a representative, call (800) 247-7328 or visit us online at: WWW.MYC1CU.COM	Get money as you need it with a phone call or online funds transfer to checking or savings, an in-person withdrawal or check request. Make low payments of 3.5% of your unpaid balance (\$50 min.) each month.
SIGNATURE	Up To \$10,000		Use this personal loan for anything under the sun with terms up to 36 months.
SAVINGS or CD-SECURED	Borrow against your own savings or CDs.		Your savings or CD acts as collateral. Collateral is reserved until your loan is paid-in-full but continues gaining dividends (helping to offset the cost of your loan).
HOME LOAN: FIRST MORTGAGE	Up To \$506,000 (varies by county)		Fulfill your home ownership dream with a little help from C1CU. No application fee, low closing costs and expert guidance. (Owner occupied, 80% loan-to-value.)
HOME EQUITY LINE OF CREDIT (HELOC)	\$5,000 - \$50,000		Borrow what you need, as you need it, over 10 years with a low variable rate HELOC. You'll receive our special Premier Equity Visa® Gold card to charge expenses, then you pay interest on what you borrow with an additional 10 years to repay your loan.
HOME EQUITY	\$5,000 - \$100,000		Need a larger loan for debt consolidation, a small business or home improvements? Borrow at a fixed-rate far lower than credit cards or signature loans. Enjoy set payments for up to 15 years. (You may be able to write off interest – ask your tax advisor.)

