

# Personal Loans



Hope   
credit union

*From new and used vehicles, to personal loans, to options that can **HELP YOU REBUILD YOUR CREDIT**, we have you covered.*

Your Hope Credit Union representative will take the time to listen to your needs and find an affordable loan solution for you.<sup>1</sup> We can often make loans when other financial institutions can't. For people with less than perfect credit, we may be able to keep you out of a predatory loan that carries exceptionally high interest rates or unfavorable terms.

Why get your loan at HOPE?

- **It's Easy to Apply** – At HOPE, we make it simple. Whether you apply online or in person, we'll walk you through every step of the process.
- **Competitive Rates** – At HOPE, you'll get some of the best rates in the market. That means lower payments over the life of the loan and leaves you with more money for you and your family.
- **No Hidden Fees** – We work to keep your loan affordable with just a minimal application fee and, if necessary, the cost of a credit report. There are never any hidden charges with our loans.

Before you make any loan decisions, be sure to check HOPE for your best rates and terms. If you have a loan somewhere else, give us the opportunity to see if we can save you money by refinancing.

Contact your nearest branch or visit [www.hopecu.org/personalloans](http://www.hopecu.org/personalloans) to learn more. See our rates at [www.hopecu.org/rates](http://www.hopecu.org/rates).

## Vehicle Loans

When you're ready for a new set of wheels, you're ready for a loan from HOPE. We offer very low rates and competitive terms.

## Savings/Share Certificate Secured Loans

If you have funds in certain types of HOPE deposit accounts, you may be able to turn that money into a loan. A secured loan borrows against the value of money in a savings account or a share certificate. Making on-time payments can help you improve your credit history.

## Signature Loans

Our signature loans don't require any collateral and can cover you for a variety of borrowing needs. They are perfect for short-term borrowing situations or for occasions when unexpected expenses need to be repaid over time.

## Home Equity Loans

Do you own a home? Turn it into a bank with a HOPE Home Equity Loan. You can borrow against the value you've built in your house to consolidate bills, pay for repairs or make improvements.

## Credit Builder Loans

If you've had some challenges with your credit in the past, we want to help you get back on track. HOPE offers two options for getting the loan you need and enabling you to improve your credit history over time.

## Borrow and Save Loans

Are you in need of an emergency loan? Facing a gap between paychecks? Looking for a way to build your credit and your savings? A Borrow and Save loan may be perfect for you.

Borrow and Save is a safe, convenient, small-dollar loan that also lets you save. It gets you immediate access to the cash you need now while also helping you build savings for the future.

How? Part of this short-term loan starts a savings account at the credit union. Once you've fully repaid the loan, the savings and the dividends they've earned are yours. Borrow and Save can build your credit and strengthen your financial health.

## Other HOPE Products & Services

- Affordable Checking Accounts
- Free HOPE Rewards Checking Accounts
- Student Checking
- Money Market Accounts
- Choice Cards
- Savings Accounts
- Traditional and Roth IRAs
- Share Certificates
- Credit Cards
- Home Loans
- Small Business Loans
- Free Online, Mobile, and Telephone Banking<sup>2</sup>
- ATM and Debit Cards
- Nationwide ATM Network<sup>3</sup>
- Direct Deposit
- E-Statements
- Free Financial Education and Counseling
- National Shared Branching Network

# *Brighter Futures Begin with HOPE.*

[www.hopecu.org](http://www.hopecu.org)  
1-866-321-HOPE (4673)



Federally insured by NCUA.



## **Shared Branching**

HOPE is part of a national network of credit union branches. You may conduct HOPE transactions at any of these locations. Visit [www.sharedbranching.org](http://www.sharedbranching.org) to find a participating branch near you.

<sup>1</sup>All loans subject to credit approval.

<sup>2</sup>Wireless carrier message and data fees may apply.

<sup>3</sup>ATMs that are not part of the HOPE network may charge additional fees for services.

[Alabama](#) [Arkansas](#) [Louisiana](#) [Mississippi](#) [Tennessee](#)