

# PERSONAL LOANS

We offer a wide range of credit union loans and credit services to help you achieve all of your financial goals. Whether you are looking to finance a purchase of a home, buy a new or used car or establish a solid credit history - IC has the perfect solution.



## Auto Loans

IC can help you get into a new or used car or truck with financing that fits your individual needs. Applying for IC Credit Union Auto Loan is quick, easy, and convenient. Plus, you'll receive a response in just seconds.

- ▶ Great low rates
- ▶ Up to 100% financing
- ▶ Terms up to 7 years
- ▶ Pre-approvals
- ▶ Loan protection\*
- ▶ Refinancing available

Apply for an auto loan online or if you prefer to apply by phone, simply call 800.262.1001.

CUDL AutoSMART is a third party website where Members can find useful tools and resources to make buying your next vehicle a snap. ~ See our website for details.

*\*We offer Life, Disability, and Unemployment Protection as well as Gap and Warranty products.*

## Freedom Loan

If you need a little help getting back on your financial feet, IC Federal Credit Union has you covered. The IC Freedom Loan, a special debt consolidation loan that can get you back to financial independence. If you qualify for this personal loan, you can borrow up to \$10,000 at a special rate for 48 months. ~ See our website for details.

## Home Improvement Loan

Looking to add a new deck or fix the roof? Let IC Federal Credit Union help you get the project done faster with a Home Improvement Loan. With home improvement loans from IC, you can have the home you've always wanted, at a low rate you can afford.

- ▶ Up to 15 year financing available
- ▶ Same day approval
- ▶ Apply 24 hours a day, 7 days a week.
- ▶ Apply Online now with our 3 minute E-Z Loan Application with instant home improvement loan approval.



## Personal Loans

We can provide you with an affordable Personal Loan in Massachusetts. We take pride in helping our members find solutions to finance what they need in life. We're ready to help you find solutions for:

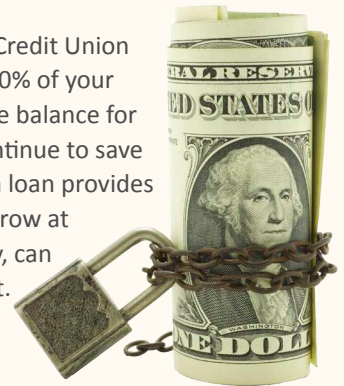
- ▶ Bill Consolidation
- ▶ Unexpected Expenses
- ▶ Extra Cash

We'll listen to your needs and help you find the right personal loan solution to balance your budget.

## Secured Loans

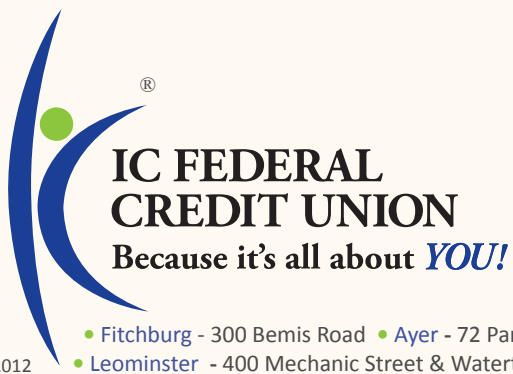
A secured loan from IC Federal Credit Union means you can borrow up to 100% of your Savings or Term Share Certificate balance for your secured loan while you continue to save money. This kind of credit union loan provides you with the opportunity to borrow at great low rates and, if necessary, can help you re-establish your credit.

- ▶ Great low rates
- ▶ Quick access to cash
- ▶ Continue to receive monthly dividends
- ▶ Automatic Payment option



We take pride in helping our Members find solutions to finance what they need in life. We're ready to help you - call us today 800.262.1001.

***Because it's all about YOU!***



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- Fitchburg - 300 Bemis Road
- Ayer - 72 Park Street
- Fitchburg - 520 Electric Avenue
- Leominster - 400 Mechanic Street & Watertower Plaza
- Westminster - 71 Main Street

[iccreditunion.org](http://iccreditunion.org)  
Connecting All Departments  
**800.262.1001**

