

# Home Loans, Personal Loans & Credit Cards



Submitted by:  
Charles B., Seattle

*Inside this brochure:*

Home Loans | Construction Loans |  
Equity Advantage Home Equity Line of Credit | Auto Loans |  
Recreational Loans | Personal Line of Credit | Credit Cards

*more than  
just money*

**BZCU**



It makes sense you'd be treated pretty special when you get your loans from a place where you're one of the owners.

When you do your banking at BECU you're a member of a not-for-profit credit union that puts people before profit. That means instead of profit going to a corporate bank's bottom line, at BECU it is returned to members through lower rates on loans. You'll also probably notice a difference in the way we talk to you. We strive to be helpful by communicating simply and clearly so there's always understanding instead of surprises.

Inside you'll find out a bit more about the loans and credit card options we offer.

We hope you'll like what you see.

## Home Loans

It's easy to spot the advantages of a home loan from BECU. The lower fees, lower rates and better service are a quick giveaway. Whether it's your first home or you're trying to buy your dream home, BECU has a variety of loan options equal to any financial institution in the region.

We believe it's our job to take the mystery out of the home loan process. That's why we make information about everything from first-time home buying to refinancing, available in a variety of convenient ways. We offer frequent seminars, and our website provides an online Loan Consultant to help you pick the loan that's best for you. Of course, we also encourage you to stop by any of our locations and talk to one of our specialists.

You may also want to find out more about our Real Estate Services.\* We can help you buy or sell a home while potentially saving you money on closing fees and commissions.

Find more detailed loan information, including a streamlined application that will give you an answer in seconds, at **[www.becu.org](http://www.becu.org)**.

*\* BECU offers Real Estate Services as a program provided by Prime Alliance Real Estate Services, LLC.*

## Construction Loans

BECU offers construction loans for new home construction. With this program you can save time and money by taking advantage of an all-in-one loan. This program combines financing for your lot purchase (or payoff) with home construction costs and mortgage into a single loan. Since you'll only need to qualify once, sign one set of loan documents and pay one set of loan fees for both your construction-phase and a permanent mortgage, you could save thousands of dollars. The construction-phase financing automatically rolls into your permanent mortgage at the end of your construction term.

## Equity Advantage Home Equity Line of Credit

Using the equity in your home to remodel, pay tuition or consolidate bills makes a lot of sense because the rate is usually lower than what you'll find on most consumer loans or credit cards. And the interest you pay on this type of loan may also be tax deductible\*. A BECU Equity Advantage Account offers the convenience of a Home Equity Line of Credit and the stability of a fixed-rate home equity loan all in one account. You can draw on your variable rate Line of Credit whenever you choose or lock in your balance at a fixed interest rate. As you pay down your balance the money becomes available to you again.

*\*Please consult your tax advisor.*

## Auto Loans

Low rates make BECU a great option for financing your next car or truck. You can apply online, over the phone or in person at any BECU location or participating dealership. Through the BECU website, you can get access to AutoSMART. This online service lets you locate a participating dealer, research a car's history, check for rebate incentives, check vehicle comparisons and view dealer inventory.

You can find out more about these services at **[www.becu.org/auto](http://www.becu.org/auto)**. You'll also find handy calculators to help you determine how much car you can really afford and forecast your monthly payments.

## Recreation Loans

You work hard making money; why not let your money provide you with some fun? Whether you like to drive the open road or sail the open seas, there's a BECU recreation loan to help you get there. At BECU, we finance all kinds of recreation vehicles, from motorcycles and motor homes to jet skis and power boats. These loans come with the same kind of flexible terms, fast credit decisions and, of course, the competitive rates you expect as a member. For rates, terms and to apply, visit [www.becu.org/loans](http://www.becu.org/loans).

## Personal Line of Credit

A BECU Personal Line of Credit can make your life easier any time you need extra cash. For many members it's their source for emergency money. It's also great for consolidating loans or making large purchases. Like a credit card, you can access additional funds as you pay down the balance, and there are no application fees or annual fees. Since there aren't any transaction fees, it's also handy for overdraft protection on your BECU checking account.

Your BECU Personal Line of Credit is also one of the quickest ways to get the cash you need. You can make transfers and payments

through Online Banking, Telephone Banking or in person. Cash advances are also available at over 140 Puget Sound area BECU ATMs.

## BECU Visa® Credit Card

The BECU Visa credit card provides great convenience and excellent value – and because it's locally issued from BECU, you can count on competitive rates and no hidden fees. The BECU Visa has no annual fee, offers the same low rates\* on both purchases and cash advances, and can be used at millions of locations around the world for purchases and for ATM access. Add *BECU Rewards* to your Visa account and earn points toward airline tickets, gift certificates, merchandise and a variety of other awards.\*\*

For current rates and additional benefits, such as extended manufacturer's warranty protection and zero liability for fraud, visit [www.becu.org/visa](http://www.becu.org/visa).

*\* After account opening, rates and terms subject to change upon default or upon notice.*

*\*\*\$25 annual participation fee.*

*Information regarding BECU's rates, products and services are subject to change without notification. To obtain the most current information, please visit [www.becu.org](http://www.becu.org) or call 206-439-5700 or 800-233-2328.*

## And that's not all

For current rates and more information on the products, services and programs available through BECU, visit [www.becu.org](http://www.becu.org), call **206-439-5700** or **800-233-2328**, or stop by one of our Neighborhood Financial Centers.

PO Box 97050  
Seattle, Washington 98124

**206-439-5700**  
**800-233-2328**  
**www.becu.org**

*more than  
just money*

**BECU**

*All Washington State Residents Can Join BECU.*



BECU 6396 02/2010  
©2008 BECU. All Rights Reserved.



*ColorGraphics is FSC (Forest Stewardship Council) certified in all our facilities. We are proud to promote environmentally appropriate, socially beneficial, and economically viable management of our world's forests.*

©1996 Forest Stewardship Council, F.S.C.

