

What's on your to-do list?

Finance it for
as little as

2.05% APR



PACIFIC SERVICE
CREDIT UNION

www.pacificservice.org

Your penny saved is a penny earned

As a valued member with money on deposit with us, you qualify for an incredibly low-rate loan. Whether it's a bathroom remodel, an outdoor retreat or a family trip to Europe, you can be your own banker and finance your dream list with a share-secured loan.

Share-secured loans are a great option for savvy savers. Using your savings as collateral, we'll 'freeze' the amount you'd like to borrow from yourself. That amount won't be available for withdrawal, but it will remain in your account and continue to earn dividends.

Share-secured specifics

- Rates as low as 2.05% APR – calculate your rate by adding 2% to your current savings or certificate rate
- Borrow up to 100% of the available funds in your savings and certificate accounts
- Fixed, affordable payments make budgeting easy
- Fixed terms up to 5 years for saving-secured loans
- Savings account balance becomes available for withdrawal as you reduce your loan balance by making payments

Effortless process

Since your funds are already on deposit, we don't even need to check your credit. Simply call one of our friendly member service representatives at **(888) 858-6878**. It only takes a few minutes to receive your money. After all, service is our middle name.

Share-secured loan rates are calculated by adding 2% to your savings or certificate rate. Margin is as of August 16, 2012 and is subject to change. Savings-secured loan maximum term varies based on loan amount. Certificate-secured loan maximum term is one year or the maturity date of the certificate, whichever is sooner. Funds will remain in the certificate or savings account and will not be available for use, but will continue to earn dividends. Money market and checking accounts do not qualify to secure loans, however, you may transfer the balance to a savings or certificate account in order to borrow against the funds. Must be 18 or older to apply. Loans subject to all credit union policies and procedures. Call for details. *Representative example:* Pay \$17.55 per month per \$1,000 borrowed for 60 months at 2.05% APR. Federally insured by NCUA.

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Monthly Payment Examples

APR	Loan Amount	Term	Payment
2.05%	\$2,500	24 Months	\$106
2.05%	\$10,000	60 Months	\$176
2.10%	\$25,000	60 Months	\$439



PACIFIC SERVICE
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Postage
FPO

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