

CONSUMER  
**LOANS**

**CONTACT US**

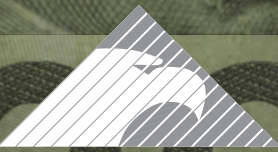
For more information about any of the services in this brochure, call 1-800-748-4302, visit our website at [www.macu.com](http://www.macu.com) or stop by the branch nearest you.

Federally insured by NCUA.



*All loans subject to credit approval.*

**MOUNTAIN AMERICA**  
CREDIT UNION



*Products for Life*

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auto and RV loans	visa credit cards	student loans	mortgage loans	business loans	personal & signature loans



**Money doesn't grow on trees.** Everyone knows that. But what you might not know is that Mountain America has the next best thing to a money tree: financing for virtually every situation.

From credit cards to car loans, and business cash to first-time homebuyer programs, **we have low-rate, financing solutions to help you get the things you really need.**





auto and  
RV loans

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## auto and rv loans

There are dozens of reasons for wanting a new vehicle: you're spending more and more on repair bills, you need something to fit the entire family or you simply want to keep things fresh...just to name a few. There is one thing, however, that generally doesn't change: you need someone to help finance your vehicle.

Mountain America can help. With our financing, you'll get great, low rates, flexible loan terms and excellent service. This means more affordable monthly payments that can take the burden off your wallet...all from a credit union you know and trust.

- ▶ No application fees
- ▶ Auto finding service to help you locate the perfect car

- ▶ Preapproval so you know in advance how much you can spend
- ▶ Financing at hundreds of participating dealerships
- ▶ New or used vehicles
- ▶ Recreational vehicles

+

Grab the wheel and take control. Get your next auto or RV loan at Mountain America by applying today at your nearest branch, over the phone at 1-800-748-4302 or online at [www.macu.com](http://www.macu.com). ↩



## visa® credit cards

Nearly everyone has a credit card. They're convenient, accepted almost everywhere and, compared to other payment methods, relatively safe. But not everyone has the *right* card.

Fortunately, Mountain America can help you get that card. With our Visa Platinum credit card, you get:



- ▶ Low, competitive interest rates
- ▶ No annual fee
- ▶ The option to add your favorite photo
- ▶ A 25-day grace period on all purchases
- ▶ Special travel advantages
- ▶ Worldwide ATM access
- ▶ Rewards points available with enrollment
- ▶ Same-day replacement at any branch

### Visa Debit Card

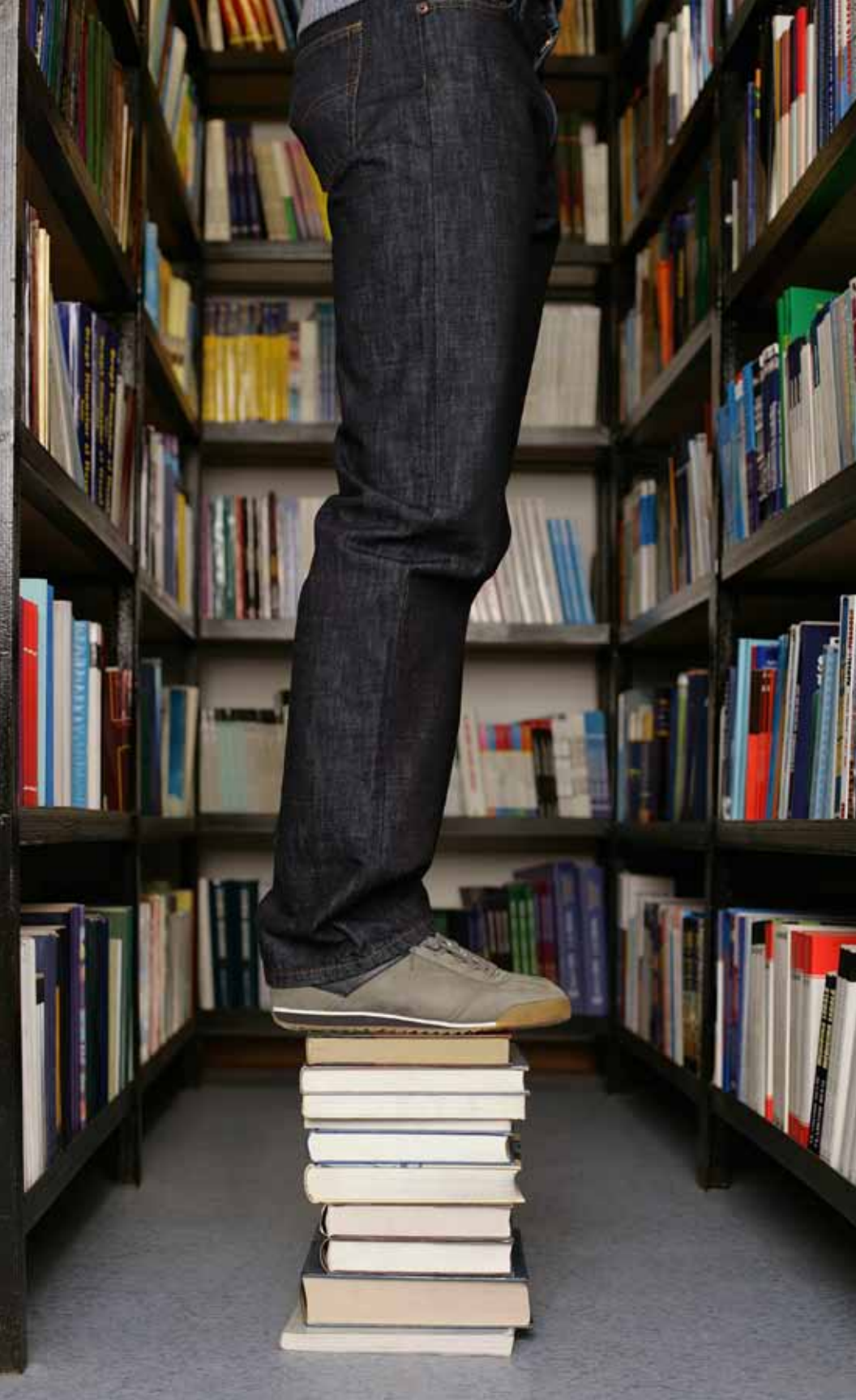
- ▶ Looks just like a credit card
- ▶ Accepted like a credit card
- ▶ Great for traveling or when you're in a hurry
- ▶ Worldwide ATM access
- ▶ The money is drawn from your checking account

### Rewards Points

Enroll in Extra Awards and get rewards for purchases you make with your Mountain America credit card. For every dollar you spend using your card, you'll earn one point to use toward gifts and travel anywhere in the world!

 Apply for a Visa Credit Card today. Stop by your nearest branch, call us at 1-800-748-4302 or visit our website, [www.macu.com](http://www.macu.com). 





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## student loans



College can be a big step for anyone. Students may be off on their own for the first time or coming back to school after joining the workforce, raising a family or pursuing some other dream. It all can be overwhelming if they don't have a helping hand.

Mountain America is dedicated to helping students finance their education. From high school graduation through college and beyond, we have the financial tools to make student life easier.

- ▶ Mountain America Education Line of Credit—pay for school expenses not covered by Federal Aid.
- ▶ Education Repayment Loan—consolidate existing private student loans.

 For more information, call 1-800-748-4302, visit our website, [www.macu.com](http://www.macu.com), or pick up our “College” brochure. 





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## mortgage loans

There's nothing like the feeling of buying your own home. You finally have your own space, and your money is going toward something that one day will be completely yours...and most likely it will appreciate in value over the years! Owning a home is also a big responsibility. That's why it's important that you get the best rates and terms. This is where Mountain America can help.

Whether you're purchasing, refinancing, tapping into your home's equity or considering a reverse mortgage, we have the experience and expertise to handle all your mortgage needs.

- ▶ First-Time Homebuyer Loans
- ▶ Conventional Loans
- ▶ Refinance Loans
- ▶ Interest-Only Home Equity Lines of Credit

For more information about Purchasing or Refinancing a home or getting a Home Equity Line of Credit, check out our "Owning a Home" brochure.



Get your Mortgage Loan or Home Equity Line of Credit from Mountain America. Contact us today at 1-800-277-7703 or go to our website, [www.macu.com](http://www.macu.com).



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## business loans

Running your own small business can be a life-altering experience. It takes desire, commitment and hard work. That's why it's important to find a financial institution that understands your vision and can help you achieve your business goals.

Let Mountain America be your trusted, small business partner. No matter where you are in your plans, we have all the financial tools to help you start or expand your business.

For more information about business loans or other business products and services, check out our "Owning a Business" brochure.

### Business and SBA Loans

- ▶ Small Revolving Line of Credit
- ▶ Secured Revolving Line of Credit
- ▶ Commercial Real Estate
- ▶ Commercial Construction Loans
- ▶ Business Acquisition and Franchise Loans

Apply for your small business loan today by visiting your nearest branch or calling 1-888-845-1850.



## personal & signature loans

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Mountain America Credit Union

If your loan needs don't fall under one of our standard loan categories, we have other options for you. With a Personal Loan or Signature Loan, you have a cost-effective and flexible way to borrow for items other than a home or vehicle.

- ▶ Fixed payments and payment schedules
- ▶ Competitive rates
- ▶ No application fees

▶ Can be used for almost anything, including:

- Car repairs.
- Vacations.
- Home improvements.
- Education costs.
- Medical bills.
- Taxes.
- Debt consolidation.
- Elective surgery.

▶ No collateral required on Signature Loans...just your good name and a promise to pay it back.



Apply for your Personal Loan or Signature Loan today. Stop by your nearest branch, call 1-800-748-4302 or visit our website, [www.macu.com](http://www.macu.com).





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