Loans & Credit Cards

Self-Help®
Credit Union

Home Loans

Mortgages

Owning a home is part of the American Dream… and it may be closer than you think. We make loans on a variety of residential real estate, including manufactured homes, investment properties, and land loans.

Our flexible underwriting can help you qualify for a loan. Our loans come with low fees and no Private Mortgage Insurance. If you need more than just a cookie-cutter loan, we can help!

Home Equity Loans

Home equity is the difference between your home’s value and the unpaid amount you owe on your mortgage. Our home equity line of credit enables you to access some of that equity to cover large, unexpected expenses, higher education costs, or home improvements. The amount you can borrow is based on your credit history and your home’s appraised value. Homes must be owner-occupied primary residences across the Self-Help footprint. Consult a tax advisor for possible tax benefits.

Vehicle Loans

We finance new and used vehicles including cars, trucks, motorcycles, recreational vehicles and boats. Talk to one of our loan officers to see which of our loan options is right for you. We offer competitive rates to a wide range of borrowers, including first-time car buyers. We also refinance vehicle loans.

First-Time Auto Buyer

Ready to purchase your first car? Our experienced loan officers can guide you through your first purchase. We offer flexible financing options and reasonable pricing that can help you build good credit for future financial success.

Recreational Vehicle Loans

Self-Help offers recreational vehicle loans on motor homes, travel trailers, boats, trailers and jet skis. Let us help you explore the great outdoors!

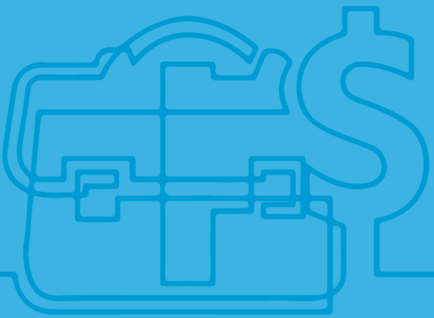
- **Flexible terms up to 144 months for recreational vehicles up to 10 years old.**
- **Members may apply online or in the branch.**
- **Financeable items include taxes, tags, registration costs and transaction fees.**

Credit Builder Loans

Credit Builder Loans

Our Credit Builder loan can help you establish new credit or add a positive record to your existing credit history. As an added bonus, you earn dividends as you pay off the loan.

With Credit Builder, you apply for a loan amount that you can afford to borrow, and the loan funds go into a limited-access savings account. You pay off the loan within the time that you promised, and we report your loan repayment record to the credit reporting agencies. At payoff, you receive the full amount of the loan plus dividends.



Personal Loans

Signature Loans

Use your strong credit history to qualify for this loan. The loan amount can be as low as $500 and up to $50,000. The actual amount is determined by factors such as your credit history and income. You can use the loan for a variety of purposes, including debt consolidation and covering unexpected expenses.

Share-Secured Loans

Like our Credit Builder loan, this loan may be a good option when you need to build or repair credit. Your Self-Help Credit Union savings account or term certificate can be used as collateral to secure your loan. Borrow up to one hundred percent of the amount you have deposited with us and repay on a flexible, customized schedule that meets your needs. Deposited funds used as collateral are not available for withdrawal until the loan is paid off. The account will continue to earn dividends while securing your loan.

Credit Cards

A Credit Card That's On Your Side

Our credit cards are designed for your convenience and financial success. Our cards offer reasonable rates and no annual fees. After using your card, making a payment is easy: Go online, visit a branch, or use your smartphone.

- No transaction fee for purchases or cash advances
- Reasonable balance repayment schedules
- Standard and secured lines of credit available
- Worldwide purchasing power via the Mastercard network
- 24-hour emergency assistance
- Zero liability on unauthorized purchases
- Identity-theft resolution
- Low variable interest rates

Another Option: Share-Secured Credit Card

This card can be a great option for anyone looking to re-establish credit or open their first credit card. Your credit line is backed by funds that you hold in a Self-Help Credit Union account. Make purchases wherever Mastercard is accepted and enjoy the same cardholder benefits as our standard credit card.

Specialty Loans

Small Business Loans

Boost your business or nonprofit with a loan from a few thousand dollars to $250,000, depending on your next project. Use the loan to cover business expansion expenses, purchase a building or equipment. Our goal is to support your vision with financing that makes good business sense. We make loans to small businesses of all kinds, and have special expertise in sectors like rural lending and child care lending.

Energy Saver Loans

Use an Energy Saver Loan to finance green home improvements that can save energy and money.

Qualifying improvements include HVAC, heat pumps, insulation, weatherization, air sealing, windows and door replacement; and more. You can also include measures that make your home healthier and safer, like lead abatement and mold remediation. Self-Help offers our Energy Saver Loans from $2,500 up to $50,000, with terms 5 to 15 years, and we offer competitive interest rates. For energy resources and tips, visit our Energy Saver Loan page online.

Solar Loans

Invest in your home. Go solar! Harness the power of the sun to generate clean electricity for your home. Self-Help offers Solar Loans up to $100,000 with a maximum term of 20 years and competitive interest rates. To learn more, visit our Solar Loan page online.

Assistive Technology Loans

These loans offer financing options to people with disabilities and their family members. Loan proceeds can be used to pay for communication devices, hearing aids, personal equipment, home modifications, specialized vehicle purchases, vehicle modifications and more. This product is currently available to NC residents only.

Self-Help Credit Union

Self-Help's mission is to create and protect ownership and economic opportunity for all. We do this by providing responsible financial services; lending to individuals, small businesses and nonprofits; developing real estate; and promoting fair financial practices nationwide.

Our loan products are designed to help our members achieve their financial goals such as building credit, buying a car, buying a home, improving their home, or growing their business. Speak to one of our loan officers to see how we can help you.

EQUAL HOUSING OPPORTUNITY

800.966.7353
self-help.org

Rev 1/25