

Of Interest...

Convenience Loans

[www.qualstarcu.com/convenience-loans]



Scan for Rates

▶▶ Personal Line of Credit

When you need additional funds from time to time, and don't want to be restricted by a specific term loan, a line of credit ensures the money you need is available when you need it. A Line of Credit is perfect for annual expenses that can be paid off sooner, like taxes, vacations, and regular home repairs and expenses.

Features & Benefits of a Personal Line of Credit:

- The Line of Credit stays open and available, even after the balance is paid
- Transfer funds into your account via Mobile Banking, Home Banking or call us

▶▶ Personal Loans

If your needs aren't covered by the traditional loan options we offer, a personal loan is the way to go. You can borrow as little as \$500 to cover an unexpected expense, plan a vacation with your family, make necessary auto or home repairs and more!

Features & Benefits of a Personal Loan:

- Up to 5-year terms available
- Loan amounts available From \$500 up to \$25,000

▶▶ Share Secured Visa

If you have credit challenges, very little credit, or even no credit, there is a credit card option for you! A Share Secured Visa gives you the opportunity to create credit history even if you haven't previously had any credit in your own name or if you've had credit issues in the past.

Features & Benefits of a Share Secured Visa:

- All the benefits of a Qualstar Visa Gold card, including the Passport benefit at no charge (\$150/year value)!
- No minimum credit score required
- Credit limits available from \$500 to \$5000

▶▶ Share or Certificate Secured Loans

Another option if you might not qualify for a traditional loan - use the money you have saved to give yourself a loan! Borrow against your savings and/or certificate balance(s) and continue to earn dividends on your balance throughout the term of your loan.

There are a few simple ways to apply...

- Log-in to **Mobile Banking** or (desktop) **Home Banking** to apply online, or
- Complete the mini application below, or
- Call us at **1-800-848-0018**, or
- Visit any of our **branch locations**.

QUALSTAR
CREDIT UNION

1-800-848-0018
www.qualstarcu.com

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration. 02/2019



YES, I'm interested in obtaining a convenience loan!

Member Name: _____ Account #: _____

Daytime Phone #: _____ Email: _____ Best Time to Call: _____

I authorize Qualstar Credit Union to proceed with an application for the convenience loan I have chosen above. I understand that my credit will be run in order to determine final approval and I may need to provide additional information to complete the application.

Member Signature

Date