



Loan Choices

VIP (Very Important Protection) Loan

You may apply for the Overdraft Protection Loan after establishing your Checking Account record with us for 6 months. (I.e., transfers will be made from available funds in increments of \$50.00 from your unsecured line of credit.) Additional options of transfers are available, such as: having the funds transferred directly from a savings account of your choice to cover clearing drafts, before activating the VIP loan.

Quick Cash Loans

This is a revolving line of credit loan with a 5 year term. Once approved, you may take advances from this loan as often as you wish. This is a great loan option for the little unexpected expenses that pop up every so often.

Personal/Signature Loans

That's right, your signature is worth something at **Wanigas Credit Union!** There are several different options and terms for this loan and the only collateral needed is your signature.

Equal Share Loans

Another great way to get cash in a hurry, establish credit for first time borrowers or repair past credit history is through an Equal Share Loan! Borrow money against your savings! Leave your hard earned money in your account, earn dividends and get a loan.

New and Used Auto Loans

We offer low interest rates, flexible terms and speedy approvals to get you cruising down the road in a new or used vehicle. We work hand in hand with Dealerships around the state for easier processing. Click here for a list of Indirect Dealers.

Recreational Vehicles/Motorcycles/Boat Loans

No matter what your interests are, we have great recreational loans to fit your needs. Affordable monthly payments, quick approvals and competitive low rates!

Seasonal Loans

To enjoy your summer vacation, we offer for a limited time, Vacation Loans. Also, to get your Holidays started, for a limited time, we have Christmas Loans. Both have fantastic low rates and reasonable terms.

Home Equity Loans

Home Equity Loans are a great way to borrow for home improvements or any large purchase such as a car, boat, appliances, or education costs. Home Equity Loans offer the convenience of a one-time application, and there are two products to choose from:

With a Home Equity Loans, you have the convenience of a one-time application. A Home Equity Loan is a form of revolving credit. Once it is established, you may borrow, repay and borrow again up to your available credit line. You may choose from two Home Equity programs:

FIXED RATE HOME EQUITY LOANS:

- Offer the security of a fixed rate over a specified term
- Have minimal costs to establish
- May provide a tax deduction of the interest paid, making your effective rate even lower (*consult your tax advisor*)
- Have no pre-payment penalty

VARIABLE RATE HOME EQUITY LOANS:

- Usually no cost to you to establish your Home Equity Loan
- May provide you with a tax deduction of the interest paid making your effective rate lower (*consult your tax advisor*)
- Give you the flexibility of borrowing, repaying, and re-borrowing again from your available credit line.
- Give you the peace of mind knowing your line is open for ten years should you ever need it.
- Have no pre-payment penalty.