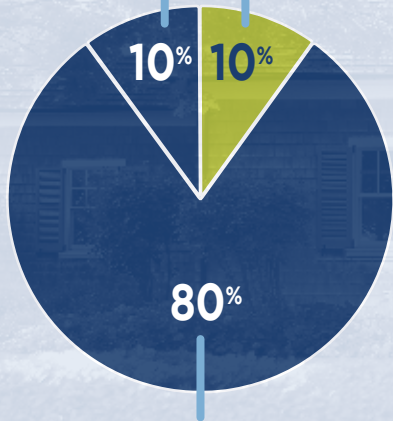


Finance up to 10% for home improvements on a second mortgage\*

10% current equity



Finance up to 80% of appraised value with a first mortgage — choose from our low rates & flexible terms



## IMPROVE THE HOME YOU'RE IN WITH A VCCU HOME IMPROVEMENT LOAN

- **Loans up to 90% of the appraised value** — We offer a first mortgage up to 80% and a second mortgage up to 10% of the appraised home value. *Example: Appraised value \$100,000 — first mortgage with VCCU at \$80,000 and a second mortgage with VCCU at \$10,000. The remaining 10% is your equity of \$10,000.*
- **Local servicing and underwriting** — Our loans are not sold on the secondary market, which means your loan is serviced by VCCU from beginning to end.
- **Flexible payments that fit your schedule** — Set up weekly or bi-weekly payments, that could save you interest, get loan paid ahead, and shorten the term of your loan.
- **No PMI (Private Mortgage Insurance) required** — keep your monthly payments low.
- **Co-signers allowed\*\***

*\*Dollar amount based on appraised value. Rates, terms and conditions are subject to change and vary based on creditworthiness, qualifications and collateral conditions. \*\*Membership eligibility required. All loans are subject to Valley Communities Credit Union underwriting standards. Speak with a Valley Communities Credit Union loan officer for current loan rates and terms. NMLS# 431643.*



[www.valleycommunities.org](http://www.valleycommunities.org)

# Is the open road calling you?

What are you waiting for? Say "Yes!" with a VCCU RV loan

## RATES AS LOW AS 1.99% APR!\*

- Flexible loan repayment terms to fit your schedule
- Easy online account access for automatic loan transfers
- Pre-qualification for extra bargaining power at the dealership
- Loan protection available, including GAP and Mechanical Breakdown coverage
- Fast local loan decisions and friendly service

**Call or visit [www.valleycommunities.org](http://www.valleycommunities.org) to apply!**



with locations in Kronenwetter, Marshfield, Mosinee,  
Stevens Point & Wisconsin Rapids



\*APR or annual percentage rate is subject to change at any time. Each individual's APR is based on credit history, not all applicants will receive the lowest rate. Membership eligibility required. Other rates and terms available. Federally insured by NCUA.