



# GenFed<sup>®</sup> Financial

*Your interest at heart*

## Savings-Secured Loans

If it has been difficult to get a loan due to past credit problems or because you have no loan history or if you have savings but don't want to use it, the Savings-Secured Loan may be right for you.

Secure your loan with your GenFed savings account or certificate at rates as low as 2% above what your investment earns and start establishing a good payment history. Borrow from yourself with a Savings-Secured Loan from GenFed.

## Real Estate Loans

GenFed is here to help you every step of the way with your home purchase or equity cash needs. Remodel, redecorate, refinance, or consolidate bills...the sky is the limit with our low-cost real estate loan program. Other benefits of a GenFed real estate loan include: bi-weekly payments option, interest-earning escrow account, payroll deduction, possible tax benefits, and friendly, local service.

Check out our 'Right at Home Loans' brochure or contact your local branch to discuss how GenFed can save you money!

## NOT JUST AUTO LOANS

**GenFed Financial Credit Union makes borrowing money as easy as possible. The application process is simple and there are no hidden charges or pre-payment penalties to worry about.**

And while we always try to offer the most competitive rates, we'll tell you if you can get a more competitive rate elsewhere.

Plus, GenFed offers a convenient payment method that will save you even more off total interest — make weekly or bi-weekly loan payments through payroll deduction or direct deposit!

## Personal Loans

Personal loans come with the convenience of requiring no collateral to open the loan. Therefore, these loan rates are slightly higher than loans secured by savings, automobiles or homes.

Many people use personal loans to consolidate their bills, pay off high-rate credit card bills, buy new home furnishings or purchase personal computers.

## Student Loans

GenFed has student loans for both traditional and non-traditional students. We currently offer three loan choices.

Traditional students should apply for the loans in this order: Stafford Subsidized, Stafford Non-Subsidized, PLUS Loan.

Additionally, GenFed can offer alternative financing plans for students. Give us a call to discuss your options.



# GenFed<sup>®</sup> Financial

*Your interest at heart*

## Serving Your Savings & Investment Needs

A loan is a commitment, a promise you're expected to keep. And if you were to die or become disabled, would your family be able to keep that promise? Credit Life and Disability Insurance gives you and your family a convenient, affordable way to help keep your loan repayment promises.

Premiums are included in monthly loan installment payments so no interest is charged to you for this service! This provides peace of mind by filling gaps in your existing coverage. It helps protect your income, credit ratings and collateral, reduces your financial burden and protects your family. When signing loan documents enroll with no medical exam and take a free look for up to 30 days.

*Call us for more information.*



## NOT JUST AUTO LOANS

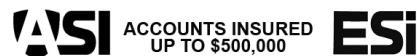
### New & Used Vehicle Loans

Buying a vehicle through GenFed Financial is the smart way to shop. Not only do we offer great rates on new and used automobiles, we can also help you in other ways.

- We can pre-approve you before you shop and tell you the dealer invoice price on your new car so you have more buying leverage with the dealer.
- We'll tell you the NADA value of your trade-in or the used car you're considering purchasing.
- Subject to approval we can finance 100% of the NADA retail value of your used car or 100% of the value of your new car.
- Ask us how much you can save by automatically deducting your vehicle payments through payroll deduction.
- Ask about GAP insurance - covers you in the event of an accident when your loan payoff is higher than your car's value.
- Vehicle Service Contracts are similar to the dealer's extended warranty only less expensive!

### We're Here For You!

At GenFed you get friendly local service. Our services are for our members only, not everyone else in the country. We know you. We work hard to help you handle your financial affairs. And remember, because GenFed is a not-for-profit cooperative, people are worth more than money here.



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. By members' choice, this institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

