

**Our Visa Platinum Smart Rewards Card offers:**

- Credit Limits Up To \$25,000
- Cash Advances Available
- Credit Life Insurance Available
- Earn points toward travel and merchandise. You will earn one point for every dollar you spend. Visit [www.CURewards.com](http://www.CURewards.com) to see all the great rewards available to you.

**Share Secured Loan**

Mountain Credit Union offers a loan secured by the balance in your savings account. This is a great loan for someone who has a short-term need for financing but doesn't want to spend their savings. This is a great option for someone just starting to build credit.

**Student Loans**

This Sallie Mae Student Loan Program is a referral program that allows Mountain Credit Union members to apply for student loans on-line. You can apply for a student loan by visiting our website at [www.mountaincu.org](http://www.mountaincu.org) or go to <http://www.salliemae.com/smartoption/mountaincu>.

**Overdraft Loan Protection**

Mountain Credit Union offers two overdraft loan products.

**Basic Overdraft Loan Protection**

- Maximum Loan Amount is \$1,000
- Overdraft transfers will be made to your checking account as needed, up to your maximum approved amount, and in increments of \$100

**Reserve Overdraft Line Of Credit**



**MOUNTAIN**  
CREDIT UNION

**OFFICE LOCATIONS**

**ASHEVILLE**  
219 Haywood Street  
Asheville, NC 28801  
Phone: 828.252.8234  
Fax: 828.252.8241

**FRANKLIN**  
746 E. Main St.  
Franklin, NC 28734  
Phone: 828. 524.4464  
Fax: 828.524.4467

**CANDLER**  
1453 Sand Hill Road  
Candler, NC 28715  
Phone: 828. 667.7245  
Fax: 828.667.7286

**MURPHY**  
8005 NC Highway 141  
Marble, NC 28905  
Phone: 828. 837.0460  
Fax: 828.837.1049

**CHEROKEE**  
P.O. Box 241  
Cherokee, NC 28719  
Phone: 828.497.6211  
Fax: 828.497.3969

**SYLVA**  
30 Highway 107  
Sylva, NC 28779  
Phone: 828. 586.0425  
Fax: 828.586.0726

**FLETCHER**  
3270 Hendersonville Rd.  
Fletcher, NC 28732  
Phone: 828. 684.9999  
Fax: 828.684.0381

**WAYNESVILLE**  
721 N. Main St.  
Waynesville, NC 28786  
Phone: 828. 452.2216  
Fax: 828.452.2217

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



# LENDING PRODUCTS



**MOUNTAIN**  
CREDIT UNION

At Mountain Credit Union, we can help finance your dreams. Our goal is to provide affordable loans to our members with competitive rates, terms and payments. Our rates and terms are based on an evaluation of credit. Visit our website at [www.mountaincu.org](http://www.mountaincu.org) to access our on-line calculators to calculate different payment options and terms. If you are signed up for MCU OnLine, you can apply anytime that is convenient for you. Otherwise, visit any of our convenient locations to talk with a Loan Officer.

Be prepared for the unexpected with credit insurance products. Mountain Credit Union offers disability and life insurance on all loans. Ask your Loan Officer about Guaranteed Asset Protection [GAP] and Extended Warranties for auto loans.

## Car & Truck Loans

If you're looking to purchase a new or used vehicle, let Mountain Credit Union be a part of the deal! Get pre-approved before you go car shopping so that you know exactly how much you have to spend. Then you can spend your time shopping instead of negotiating the price!

If you have a vehicle financed at another institution, ask your Mountain Credit Union Loan Officer if we can reduce your monthly payments and save you money over the life of the loan! We're here to help you get the best deal possible!

Visit our website at [www.mountaincu.org](http://www.mountaincu.org) to get special offers on autos or review car values!

Mountain Credit Union offers repossessed vehicles for sale. You can see a current listing of autos for sale when you visit our website at [www.mountaincu.org](http://www.mountaincu.org). Mountain Credit Union offers a preferred rate to qualified borrowers who agree to pay full retail value for repossessed vehicles.

## Secured Loans

Mountain Credit Union offers loans for any purpose.

- Boats, Motors & Trailers
- Jet Skis
- Recreational Vehicles
- Campers & Travel Trailers
- Motorcycles
- Farm Equipment, Including Riding Mowers and Small Equipment
- 4-Wheelers



## Home Equity Loans

Take advantage of the equity in your home! If you plan to purchase a car, finance a college education, or do home improvements or a debt consolidation, talk with a Mountain Credit Union Loan Officer to see if a Home Equity Loan is for you. Mountain Credit Union offers Home Equity Loans with NO CLOSING COSTS.

## Mortgage Loans

Mountain Credit Union offers a wide range of mortgages to help you meet your goals. Whether you're a first-time home buyer or your family is growing and you need more room, we can help find the mortgage for you. Our Mortgage Loan Administrator can guide you through the process to get the best rate, term and closing costs possible. Contact our Mortgage Loan Originator by dialing your local Mountain Credit Union office and choose extension 3 or email [mortgages@mountaincu.org](mailto:mortgages@mountaincu.org).

## Unimproved Property Loan

Do you want to buy now and build later? Mountain Credit Union can help with our Unimproved Property Loan. This loan can be granted on property located in North Carolina with approved credit.

## Visa® Credit Cards

Enjoy the swipe-and-go convenience and the best rates available! Choose between rewards or lower interest rates.

**Our Visa Platinum Smart Rate Credit Card offers:**

- Credit Limits Up To \$25,000
- Cash Advances Available
- Credit Life Insurance Available
- No Annual Fee