



CONSUMER LOANS



**FIND THE RIGHT LOAN TO
LIVE YOUR BEST LIFE**

Making a FIRST RATE financial
difference in our members' lives!



281.856.5300
FCCU.org



12/25

CONSUMER LOANS



HOME LOANS

Whether you are looking to buy, build, or refinance, First Community can help! We find the financing that fits your budget best and make the process of owning a home easy and stress free! A home loan specialist will work with you throughout the entire process to make it seamless. Experience home loan solutions that are tailored to fit your needs and exceed your expectations!

- Competitive Rates with closings in 45-60 days or less
- Local In-House Underwriting and Processing
- Financing customized to fit YOU

Speak to a home loan specialist today at 281.856.9057!

Or, click to [FCCU.org/HomeLoans](https://www.fccu.org/HomeLoans) for helpful information to get started on the road to home ownership.



AUTOS

When you're in the market for a new or used vehicle, remember to Think First®. At First Community, our competitive rates and dealer network will ensure you get the best deal possible.

Get pre-approved before you shop so you know how much you can afford to buy.

Get started today at [FCCU.org/AutoLoans](https://www.fccu.org/AutoLoans)

We'll get you rolling with low rates, special discounts and repayment terms that fit your life and your wallet.

- Extended terms available.
- Great rates for both new and used autos
- Financing up to 100%, including tax, title & license
- Skip-A-Payment up to two times per year!¹

We also offer loans for many large purchases, including boats, mobile homes, RVs, motorcycles and more. Manageable terms and easy repayment plans are available.

FLEXIBLE FINANCING



VISA® CREDIT CARD

Move over to a credit card that rewards you with the FCCU Rewards Credit Card. Designed to offer you maximum convenience and buying power, our Visa® card offers:

- Non-variable rates as low as 11.99% APR¹
- Low, non-variable rates not to exceed 17.99% APR¹
- No Annual Fee
- Low Balance Transfer Fees
- 25-day grace period on purchases
- 24-hour online account access and more!

Enhance your purchasing power with the card designed to fit you and reward your lifestyle. Choose our FCCU Rewards Card to earn points on everyday purchases or the GENIUS Card to join our mission of supporting education with 1% of all purchases being returned to support education.

Looking to start or improve your credit history? Our **Secured Visa® card** will start you on the road to financial soundness.

Make the move today and start enjoying the convenience and ease of our Visa® Credit Cards.



PERSONAL LOAN OR LINE OF CREDIT

If you have an unexpected situation arise, need extra funds for a large purchase, debt consolidation or whatever the case may be, First Community can help you ease your worries. Get the funds you need when you need them!

A personal loan is the perfect solution for a specific one time loan of funds, such as a once in a lifetime vacation.

A RediCash line of credit allows you to access pre-approved funds when you need cash fast! Transfer funds into your savings or checking account to ensure you are covered.

Secured loans allow you to borrow against your savings, while leaving your savings in tact. This is the ideal loan for those that are starting or repairing their credit history.



CONVENIENCE AND COVERAGE

All loans offer flexible terms and rates to fit your unique financial needs. In addition, all loans have convenient payment options, including online account access, and low cost credit protection, such as Credit Life and Credit Disability Insurance.

**To apply or for more information,
VISIT [FCCU.ORG](https://www.fccu.org)
For personal assistance, stop by one of our branch locations**



¹Skip-A-Payment with Breathe Easy for a nominal fee of \$4.95 per month. Without Breathe Easy, skips are \$45 each. See full details at [FCCU.org/BreatheEasy](https://www.fccu.org/BreatheEasy).

¹Annual Percentage Rate. Rates and terms subject to change without notice. Standard rate will be between 11.99% and 17.99% APR based on creditworthiness. Minimum payment of \$18 or 3%, whichever is greater, required each billing cycle. A fee of 35 or 5% of the amount of each balance transfer, whichever is greater, will be assessed for each balance transfer completed from a non-FCCU card to an FCCU Credit Card. Cash advance fee of \$3.00 or 3% of the amount of each cash advance, whichever is greater, will be assessed for each cash advance. A foreign transaction fee of 1% applies for foreign transactions. A late payment fee of \$25 or the required minimum payment, whichever is less, applies if payment is one or more days late.