

Personal

This handy loan may be used for car repair, tuition, moving expenses, medical bills, weddings – you name it!

36 months repayment term.



Line of Credit

Enjoy ready cash as needs arise. May be used for checking account overdraft protection.

36 months repayment term.

New Computers

Just say NO to costly in-store financing! 100% of Retail...24 months repayment term

Certificate Secured

APR is 2% above your current certificate rate. 60 months repayment term.

Share Secured

Up to amount in regular share savings. 60 months repayment term.

Christmas Loan

\$1,000 maximum...

10 months repayment term



Vacation Loan

\$1,200 maximum
12 months
repayment term

Helping Hand Loan

This loan is available as a “last resort” for members needing quick cash or help establishing or rebuilding credit.

*Must have employment and provide a current pay stub.

*No credit check

*Must not be in bankruptcy

*Must be in good standing with NFCU.

*\$500.00 maximum per loan.

*Loan application fee before advance.

*3 months repayment term.

*Loan must be repaid in full before receiving another advance. (Only four per calendar year, per household.)



Debt Consolidation

\$26,000 maximum

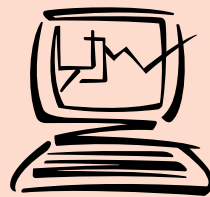
60 months repayment term

Internet Lending Services

For your round-the-clock convenience, visit www.nashvillefirecu.org for loan information and to apply online for all loans except mortgages. You'll also find a complete listing of current loan rates.

If you prefer, just call the NFCU office during regular business hours.

We look forward to speaking with you!



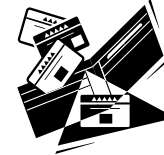
VISA Credit Card

For NFCU members only!

Check this out:

- NO annual fee!
- LOW fixed rate!
- NO teaser rate!
- No cash advance fees!
- Pay off your balance within the 25 day grace period and owe no interest!

If you currently hold a higher-interest credit card or credit balance anywhere, we invite you to transfer the balance to an NFCU-issued VISA -- and save!



A word about credit cards and teens.

Here at Nashville Firemen's Credit Union, we believe all young people should learn healthy savings habits -- FIRST! However, we understand there may be times when teens need a credit card -- such as when they go to college.

Does your teen need a VISA card?

If your teen (at least age 18) has an NFCU student savings account, then with your parental approval and signature on the application, he or she may apply for an NFCU VISA card. ■

Lending Services



Welcome to-- Nashville Firemen's Credit Union...

(your “lighter” source
for occasional credit)

P.O. Box 60567
908 Woodland Street
Nashville, TN 37206
Phone: 615-226-3473

Mainline: 5432

FAX: 615-862-5433

www.nashvillefirecu.org

Unburden yourself!

Members who have completed six months of employment and have at least \$25.00 on deposit with NFCU are eligible to apply for an NFCU loan. If that includes YOU, do yourself a favor!

Use your Credit Union "edge!"

As we all have noticed, loan and credit card interest rates and fees OUTSIDE NFCU have become extremely burdensome! Many are left to wonder how they'll ever be able to get out from under accumulating debt.

See NFCU first!

Thanks to the Credit Union's "strength in numbers," members enjoy a favorable "edge." That translates into lower rates on Credit Union loans and VISA credit cards -- with NO outrageous fees OR costly surprises! **Bottom Line:** When you need a loan or a credit card, see NFCU first! You'll be glad you did!

Enjoy great service!

We make every effort to close a loan request within 24 hours. Be sure to call a Loan Officer to find out your fastest process.



In our **Circle of Value (COV)** program, the more eligible services you have with NFCU, the better your loan rate may be!



Vehicle Loans

NFCU offers an excellent range of low-interest loans for both new and used vehicles. Why not get pre-approved before you shop? **Getting pre-approved** (finding out exactly how much car you can buy) will give you bargaining power! All repayment terms are based on the value of the vehicle. Remember --NFCU offers **extended auto warranties** and **GAP Insurance!**



Car/Truck /Van

New --

- 100% of retail...up to 72 months
- 90% of retail...up to 72 months (at a discounted rate)
- 100% payoff...up to 72 months



Semi-New — (Auto 501 – 15,000 miles)

90% of retail...up to 72 months

Used --

- 90% of NADA retail...up to 72 months
- Refinance Auto (after 1 year)

Motorcycle

New --

100% of retail...up to 72 months

Used --

90% of retail...up to 72 months

Boats

New --

90% of retail...up to 72 months

Used --

90% of NADA high retail...up to 72 months

COV Fact:

Circle of Value (COV)
Eligible Services are worth
1 point each!



Motor Homes

New --

90% of Retail...up to 120 months

Used --

90% of NADA retail...up to 120 months

Non-motorized RV

New --

90% of retail...up to 72 months

Used --

90% of NADA retail...up to 72 months

Other Secured

(Lawn mowers, ATVs, Trailers, etc.)

New & Used

90% of Retail...up to 60 months

COV Eligible Services

- Secondary Savings
- Direct Deposit
- Christmas Club
- All Loans (excluding Helping Hand Loans)
- Money Market Account
- Share Certificate
- Share draft/Checking
- Traditional IRA
- ROTH IRA
- Automatic Bill Pay
- Debit Card
- VISA Credit Card
- "Minor" family member's account (which receives a monthly allocation or payroll deduction from primary member receiving this award.)

Each listed service equals
one COV point.



Mortgages for Members



NFCU is helping to make home ownership a reality for our members by offering an array of mortgage programs.

From "low down payments" to "jumbo mortgages," there's a program that best suits you. Your NFCU Loan Officer can help you find it! Call for details.

First & Second Mortgages

Up to \$100,000...up to 120 months

Fixed Rate, 80/20 LTV

No origination fee.

Must pay attorney closing cost, recording fees, title policy and half the appraisal fee.

Over \$100,000...Higher LTV options available and longer repayment terms. Call NFCU Mortgage Loan Officer for options.

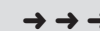


Add up your COV points.

Reduce your NFCU loan interest rate!

When you apply and are approved for an NFCU loan, you earn a point. Add this new point to your current point total. (See list at left.) With accumulated points, you may be eligible for one of the following basis point discounts.

4 points: .25 discount
5-6 points: .35 discount
7-8 points: .50 discount



My total points:
Prior to new loan: ___
Including new loan: ___

COV Pays Off!