

# Fully-loaded Loans



From buying your first set of wheels to upgrading your current vehicle for your growing family, to buying a new car for your teenager, our friendly loan representatives will find the perfect auto loan to fit your needs.

## Features

- Great rates without any gimmicks
- Up to 100% financing of the sticker price or NADA retail value
- Flexible payment plans
- Approvals done in a flash
- Affordable payment protection plan
- CarFax Vehicle History Report available
- truSTAGE™ Auto Insurance
- Guaranteed Asset Protection (GAP)

All USFCU Auto Loans come equipped with these standard features—low rates, flexible terms, quick application turn-around time, and no payment for up to 90 days.

## Office Locations

Corporate Office:  
1545 Bluff City Highway  
Bristol, TN 37620  
423.989.2100

1 Medical Park Boulevard  
Bristol, TN 37620  
423.844.3750

4100 North Roan Street, Suite 1  
Johnson City, TN 37601  
423.610.1900

2035 Lee Highway  
Bristol, VA 24201  
276.466.1222

1060 West Main Street, Suite 1  
Abingdon, VA 24210  
276.676.0515

1672 East Main Street  
Lebanon, VA 24266  
276.415.9130

## Phone Numbers

Toll Free: 888.202.1212

Fax: 423.989.2119

Star: 423.968.STAR(7827)

800.707.STAR(7827)

Bill Pay: 1.888.918.7615

ATM/Debit 24/7 Member Service: 1.866.820.1065

ATM/Debit Activation and PIN Change: 1.866.985.2273

Report a Card Lost or Stolen: 1.800.449.7728

## Online

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

[creditunion@usfcu.org](mailto:creditunion@usfcu.org)



Visit our website to learn more about the benefits of being a USFCU member.

# Auto Loans



Helping *our*  
members live  
better *lives*



United Southeast

Federal Credit Union [www.usfcu.org](http://www.usfcu.org)



# Member Privileges

## Low Rate Specials

Why wait for a “conditional” dealer promo rate when we offer low rates everyday?

## Think Big

Do you want the best? No problem. That’s why USFCU offers up to 100% financing of the sticker price or NADA retail value.

## Easy To Apply

Apply in any of our offices or online at [www.usfcu.org](http://www.usfcu.org).

## NADA Guides

Used and new vehicle pricing.

## CarFax Vehicle History Report

We will provide you with a detailed background history of your vehicle for a small fee.

## Love Your Vehicle, But Not Your Loan?

Do you already have your loan financed elsewhere? It’s not too late to get a great rate. Refinance your vehicle loan with US, and we may be able to not only lower your payment but also lower your overall cost without extending the life of your loan.



## truSTAGE™ Auto Insurance

It could be the key to driving your rates down. Here are just a few of the many features offered:

- Discounts off already low rates
- 12-Month rate guarantee
- Convenient payment plans
- Excellent claims service
- 24-Hour emergency roadside assistance
- Broad coverage to meet all your needs
- Free, no-obligation rate quotes

## Guaranteed Asset Protection (GAP)

In the event of an accident or theft, GAP Plus is the low-cost coverage that pays the potentially high-cost difference between your insurance settlement and your loan balance.

For just pennies a day, GAP can save you from making loan payments on a vehicle that’s beyond repair or has been stolen. GAP coverage also includes up to \$1,000 toward your down payment of a replacement vehicle (when financed by United Southeast Federal Credit Union).

*The insurance products offered are not federally insured, are not obligations of the credit union, are not guaranteed by the credit union, and may involve investment risk.*

# Nearly Auto-matic

## Payment Protection

Are you protected from the unexpected? Could you and/or your family manage financially if your income was reduced or eliminated due to a disabling illness, injury, or death? MEMBER’S CHOICE® Credit Disability and Credit Life Insurance can help.

Benefits of Payment Protection:

- You and your family won’t have to make loan payments if you are totally disabled due to covered injury or illness, or in the event of unexpected death
- Protects your credit rating and assets that secured your loan
- Provides coverage at low group rates that are the same for every eligible borrower
- Requires no physical exam or complicated enrollment forms

## [www.usfcu.org](http://www.usfcu.org)

Visit US at [www.usfcu.org](http://www.usfcu.org) to access current auto loan rates and to apply online. Also, use our loan calculators to learn how much you can afford and the payment amount.

