

Quick, Affordable Loans



Get the money you need fast and at a great rate. Whether your personal dream is a new home, a car, a big wedding, or almost any other dream you can imagine, we have a loan program that will help you achieve it.

It's Easy To Apply

- Apply in person at any USFCU branch
- Apply online at www.usfcu.org and click on "Apply for a loan" through @cscUS

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
creditunion@usfcu.org



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

Loan Services



Helping *our*
members live
better *lives*



United Southeast
Federal Credit Union www.usfcu.org

Consumer Loans

Our Personal Loans are designed to meet your needs. You can borrow for vacations, appliances, car repairs, and much more.

Signature Loan

This loan allows you to borrow money based on your needs and your ability to pay using only your signature as collateral. Signature Loans are an easy way to consolidate bills, pay unexpected expenses, or make a special purchase.

Share Secured Loan

Save money by using your USFCU Shares or Certificates as collateral. This type of loan allows you to keep your saved money, receive a much better interest rate, and protect your family's security.

Education Loan

The cost of college education keeps rising. USFCU can help with affordable Education Loans.

Line-of-Credit Loan

This loan makes access to your money easy. Simply logon to @ccessUS, call STAR or logon to Mobile Access as an avenue to make your own loan.



Seasonal Loan

USFCU also offers Seasonal Loans to cover personal expenses such as vacations and holiday expenses. These loans are available for a limited time and offer special rates and terms.



Real Estate Loans

Mortgage Loan

Thinking about buying a new home or refinancing your current home loan? Your credit union offers a variety of affordable Mortgage Loans.

Home Equity Loan

With our Home Equity Line-Of-Credit Loan (HELOC) you can get the money that you need now and have a reserve to draw on for future needs – to use as you want, when you want. Or, borrow a set amount of money you need with our fixed-rate Home Equity Loan. Either way, our rates and terms are outstanding. And best of all, the interest you pay may be tax-deductible. Speak to a tax consultant about deductibility.



Automobile Loans

New & Used Auto Loans

Sporty or conservative. New or used. USFCU offers auto loans to meet your individual needs. Talk with a loan officer today about payments, interest rates, and terms. Or, do it yourself by accessing the USFCU website (www.usfcu.org). Use a loan calculator for an estimated payment and even apply for the loan while you're online. Talk to US first and the next time you walk onto a dealer's lot, you'll be prepared with all the financing information you need.

All loans are subject to approval. Call US for complete details.

Visa® Credit Cards

We believe in providing exceptional member service and products that save you time and money. And our competitive Visa® Credit Card program is no exception to this rule. With a USFCU Visa® credit card you'll get:

- No annual fee
- No cash advance fee
- No over limit fee
- A low rate
- Statement checks
- ScoreCard® Rewards
- Travel Accident Insurance

Visa® Platinum

Offers all the above listed benefits and a line of credit up to \$7,500.

Visa® Platinum Plus

Offers a credit line up to \$15,000 in addition to the above listed benefits.

Visa® Platinum Preferred

Offers a credit line up to \$50,000 plus Pharmacy Discounts and Concierge Services in addition to the above listed benefits.

Accel™

We understand bad things can happen to good people. This is why we offer Accel™, a FREE Members Financial Counseling service, to our members. Please see the Accel™ brochure for complete details.

