Lending

AUTO LOANS
Once you’ve decided on the right car or truck, the next step is finding the right automobile loan. UKFCU makes the decision quick and easy with great low auto loan rates and several options.

SIGN & DRIVE
When you find the car of your dreams, you want to drive it right away. Now you can, with UKFCU auto loans sign and drive program. Apply for your auto loan on the spot, at the dealership. Then simply drive away and enjoy your new car.

BUY-DOWN PROGRAM
As a UKFCU member, you can get a lower auto loan rate—up to 1% lower—with the buy-down program. Choose from the following services:

- Auto Pay from a UKFCU account
- Direct Deposit with UKFCU
- UKFCU Auto Loan Payoff discount*
- UKFCU GAP Advantage program
- UKFCU Vehicle Warranty
- UKFCU Credit Life/Disability
- Banzai Plus Course

REFINANCE YOUR AUTO LOAN & EARN CASH REBATE**
Refinancing can save you money on your auto loan, and you also earn a 1% CASH REBATE when you refinance and meet certain auto loan requirements, including a minimum loan amount of $5,000.

PERSONAL LOANS
Life happens. Sometimes you need a loan unrelated to home improvement or a new car. Many people do not own a home in order to draw on a home equity loan. If your needs don’t fall into one of our standard loan categories, UKFCU can help you find the right personal loan or personal line of credit.

Personal loans give you the flexibility to borrow money to pay for things other than a house or a car. With a personal loan from UKFCU, you can use the money however you need.

Personal loans include:

- SIGNATURE
  - Interest rate based on your credit score
  - Up to 60-month term
  - Unsecured
- SHARE/CERTIFICATE SECURED
  - Secured by a share or certificate account
  - Up to 120-month term
  - 100% secured loans available
- CREDITSMART LOANS
  - Borrow a minimum of $1,000, with a term of 12-24 months
  - Funds are placed into a savings account to earn interest
  - Make monthly payments until the loan is paid off
  - Withdraw your funds or leave them to earn more interest

To find participating dealerships, visit our website at: www.ukfcu.org/personal/low-rate-auto-loans

ADDITIONAL SPECIALTY LOANS
UKFCU offers specialty loans for extra expenses during the holidays or for making plans to travel for a family vacation.

HOLIDAY OR VACATION LOANS
Our Holiday and Vacation Loans are a great way to help cover travel expenses or to use for special celebrations. These loans offer a simple solution to those added expenses. Borrow up to $2,500 with 12 months to repay with a great low fixed rate.

BOAT | RV LOANS
Finally, buying the boat or RV you’ve always dreamed of can become a reality! UKFCU can finance a new or used boat or RV with convenience, great rates and flexible terms.

To learn more about Lending visit our website 24/7 at: www.ukfcu.org/personal/loans

*Non-transferable. Only UKFCU auto loans are eligible for the auto loan payoff discount. To qualify for the buy-down promotion, vehicle models must be 7 years old or newer.
**Additional restrictions and rebate caps may apply, see representative for details.