

STRONG. STABLE. SERVICE DRIVEN. FOR MORE THAN 70 YEARS!



Your Credit Union is the Best Source for All Types of Loans!



Ask us about our great rates and easy terms available on loans for homes, cars, boats, vacations, education, or any loan needs you have.

Investments and Savings



IRA and Premium IRAs, Regular and Premium CDs

Call for Details on our Best Rates

	RATE	APY**
Money Market Accounts		
\$1000 Minimum.....	0.25%	0.25%
<i>Call for Details on Premium Money Market Account. (\$2,500 Minimum, Free Checks)</i>		

Regular Savings Accounts (Average Daily Balances)		
Under \$250.....	0%	0%
\$250 to \$9,999.99.....	0.15%	0.15%
\$10,000 & Up.....	0.25%	0.25%

Holiday & Vacation Club Accts (Average Daily Balances)		
\$0 - \$99.....	0%	0%
\$100 & Up.....	0.15%	0.15%

Checking Accounts



Visa Check Card Accounts (Average Daily Balances)		
Up to \$5,000.....	0.15%	0.15%
Over \$5,000.....	0.25%	0.25%

Health Savings Accounts		
Visa Check Card (Average Daily Balances)		
Up to \$5,000.....	0.15%	0.15%
Over \$5,000.....	0.25%	0.25%

Share Draft Checking Accounts <i>No Minimum Balance, No Per Check Charges.</i> (Average Daily Balances)		
Under \$500.....	0%	0%
\$500 to \$5,000.....	0.10%	0.10%
Over \$5,000.....	0.25%	0.25%

New & Preowned Car Loans



New Cars & Trucks

FROM 12 UP TO 72 MONTHS	APR***
20% Down.....	5.00 - 8.25%
10% Down.....	6.24 - 9.24%
0% Down.....	8.74 - 11.49%

Preowned Cars & Trucks

Year.....	Months	NADA LOAN VALUE	OVER LOAN VALUE
2009.....	12-72	5.00-8.25%	8.74-11.49%
2008.....	12-72		
2007.....	12-72		
2006.....	12-60		
2005.....	12-60		
2004.....	12-60		
2003.....	12-48		

AS LOW AS 2.95% CALL FOR DETAILS

We Finance Vehicles Prior to 2003 - Call for Information.



Visa

ATM & VISA CHECK CARDS AVAILABLE
Call for Information.

Home Loans



Home Equity

Balance Under \$50,000.....	Prime + 1%*
Balance \$50,000 & Over.....	Prime*
<i>(Only in NC, VA, GA, SC, IL and TN) (*or 5%, whichever is higher)</i>	

We Offer First Home Mortgages!
30 Year & 15 Year Fixed Rates. Call Vi Smith at 336-776-6946

Signature Loans



\$500 - \$2000.....	13.25-17.25%
Over \$2000, If Repaid In:	
1yr or Less.....	9.75-13.75%
3yrs or Less.....	10.75-14.75%
3yrs or More.....	11.75-15.75%



5% APR
For 30 Year Fixed Mortgage
Lowest in Years!

Have Lots of Change? We Make It Easy!

Bring us your loose coins. We will count it for you. No need to wrap or sort them yourself.

(Please make sure no foreign objects are included that may cause damage to our coin machine)



**APY = Annual Percentage Yield

***APR = Annual Percentage Rate

IF YOU ARE NOT A MEMBER OF HBCU, PLEASE CALL US AT 1-888-222-7528 TO FIND OUT HOW TO BECOME ONE TODAY!

Museum Drive Office / 5995 Museum Drive, Winston-Salem, NC 27105 / (336) 519-7528 / (888) 222-7528 / www.HBICU.org