

PERSONAL & VEHICLE LOAN INFORMATION

	PERSONAL				VEHICLE		
Loan Type	Credit Builder	Fully Secured	Unsecured	Partially Secured	Used	New	Refinance
This loan is good for...	Strengthening your credit score	Meet personal needs while maintaining savings balance	Meet personal needs	Debt Consolidation/ Other	Vehicle 5-8 years old	Vehicle (current or previous year model with 10,000 or less miles)	Refinancing existing loan for lower payment or interest
Maximum Amount	\$1500	Flexible	\$15,000	\$25,000	\$15,000-\$28,000	Flexible	Flexible
Maximum Terms	1.5 years	Flexible	5 years	Flexible	4-6 years	6 years	6 years
Fees	\$20 application fee	\$40 application fee			\$75 application fee		
	\$25 late fee for payments after the 10th of the month for all loans						
Requirements	Soft Credit Check	Soft Credit Check	Hard Credit Check				
	10% down payment of loan amount frozen in account	100% of loan amount frozen in account	20% down payment of loan amount frozen in account or monthly deposits in savings (frozen)	Up to 40% of loan amount frozen in account	10-15% down payment of vehicle purchase price	5% down payment of vehicle purchase price	10% down payment of outstanding loan balance
	Most recent 2 months proof of income						
	6 months of bank statements (if NCD CU is not primary financial institution)						
	Financial Counseling is required for any loan where the borrower's credit score is less than 650						

Conditions may apply. Call or speak to a member service rep for current interest rates and more information.

	SMALL BUSINESS LOANS	
Loan Type	Small to Large Term loans	Vehicle
Amounts	\$15,000-\$75,000	90% of purchase price
Terms	Up to 3 years 10%-15% down payment of loan amount	5 years 10% down payment of loan amount
Fees	\$100 application fee 1% origination fee \$25 late fee for payments after the 10th of the month	
Requirements	<ul style="list-style-type: none"> • Credit Check • Business Plan (if less than 2 years in business) • Balance Sheet & Income statement or 2 years tax returns <ul style="list-style-type: none"> • 6-12 months bank statements • Up to 2 personal guarantees • Financial Counseling 	<ul style="list-style-type: none"> • Credit Check • 2 years tax returns • 12 months bank statements • Min 3 years in business

Conditions may apply. Call or speak to a member service rep for current interest rates and more information.