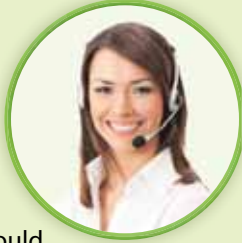


Apply for a Loan Today!

WESTconsin Credit Union provides a variety of personal loans to help our members reach their goals and live their dreams. There's no need to visit us in your Sunday best to apply. In fact, we accept applications for most loans both online and by phone.

Telephone

Applications for personal loans (non-real estate) are accepted by phone anytime, day or night, and then processed quickly and accurately. Once your application is approved, you can choose the WESTconsin office where you would like to sign paperwork.



It's easy to apply!

1. Simply call your local WESTconsin Credit Union office or (800) 924-0022
2. Select option 4 from the menu prompts
3. You'll be greeted by a loan specialist who will assist you through the process

Online

You can conveniently apply online for personal loans and credit cards through our safe and secure online portal. Applications are carefully reviewed and processed locally through our Service Center. After you've submitted an application, a loan specialist will contact you by phone to finalize the details.

1. Visit apply.westconsincu.org

Let WESTconsin Credit Union help you today with loans that pave the way to your goals.

In Person

You may also visit any of our convenient WESTconsin office locations to apply in person. Appointments are appreciated but not necessary.



Protect Your Investment

Guaranteed Asset Protection

Most insurance policies only cover the value of your vehicle—something that rapidly declines during ownership. GAP is a non-insurance product that covers the "gap" between the vehicle's value and the amount you still owe. GAP protects you and your entire investment from substantial loss. For your convenience, your premium can be included in your loan payments so there's no extra payment to make. Talk to a loan specialist for more information.

Mechanical Repair Coverage

Getting an auto loan is about more than just a low rate. It's also about having the right protection. For a few dollars a month, you can protect your vehicle and your finances from costly repair expenses. Choose a plan that pays for parts and labor for covered repairs. Coverage also includes 24-hour roadside assistance and rental reimbursement.

Payment Protection

Taking out a loan means one of your dreams is about to come true—a new car, boat, or home improvement project. But what happens to your dream when the unexpected occurs? How can you make sure your family doesn't shoulder the financial burden of making loan payments when you can't? With Payment Protection, you don't need to worry about what will happen if the unexpected strikes.

TruStage™ Auto Insurance Program

Working with carefully selected auto insurance partners, the TruStage Auto Insurance Program can provide discounted rates for credit union members, online services, and 24/7 claims service. If you haven't compared auto insurance lately, it's a great time to take a look. Your credit union membership could result in some nice savings. Get your free quote today by calling (855) 483-2149.

TruStage™ Auto Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. MAH-1112-AD42



westconsincu.org



Federally insured by NCUA

3/2015

Personal Loans

Your need. Your loan. Your way!



Finding the right car, boat or RV isn't a simple process—you need the best vehicle for your needs at a price and payment that matches your budget. *WEST*consin's personal loan options are designed to fit your finances by offering competitive interest rates, simple, easily understood terms, and fast, convenient service. As a not-for-profit institution, we can offer lower interest rates than our competitors, and help ensure that you get on the road or in the water faster than ever before.

Research, shop and protect

Find It! As a member, you can simplify your vehicle shopping experience while saving time and money by exploring your options through our free Auto Resource Center.

- Research and shop new and used vehicles
- Compare auto reviews and values
- Find your next vehicle
- Discover special promotional incentives
- Gather shopping tips and advice

Finding your dream vehicle has never been easier. Simply visit: westconsinu.cudlautosmart.com

Buy it! *WEST*consin offers a wide selection of loans at competitive rates on new and used cars, vans, trucks, RVs, motorcycles and boats. Call or stop by any *WEST*consin office to get pre-approved for your loan before you even set foot on the dealer's lot.



Protect it! Shopping for vehicle insurance isn't an easy task, but *WEST*consin realizes the importance of protecting your loved ones as well as your investments. That's why we offer GAP, Mechanical Repair, and Payment Protection Insurance—three options designed to provide the peace of mind that comes with knowing you're fully protected.



Financing options

Express Loan[®]

When you apply for a *WEST*consin Express Loan, the approval process is accelerated, often taking just a day or less. So, when you need money for a vehicle, home repair, vacation, or any worthwhile purpose, simply call our Service Center, complete our online application, or visit any *WEST*consin Credit Union office. You can set up autopay from any *WEST*consin account, pay online, or opt to pay more than once a month to reduce your interest or pay off your Express Loan sooner.



Fast, Flexible Auto Loans

Whether it's that red sports car you've had your eye on or an SUV suited for your growing family, *WEST*consin makes buying the right vehicle easy.



Our competitive rates, flexible terms, and a convenient application process, take the stress out of buying a new car, truck, or even motorcycle.

We offer up to 100% financing and up to 7-year repayment terms. Plus, take advantage of our on-the-spot financing at many area dealerships that will simplify your car shopping experience. It couldn't be any easier!

Recreational Vehicle Loans

Unwind wherever the winding road takes you. *WEST*consin's hassle-free loans that get you on the road to fun!

With *WEST*consin's personal loans for boats, campers, snowmobiles, ATVs, and other recreational vehicles, you can enjoy competitive rates, flexible terms, and a convenient application process. You could even get up to 100% financing and up to 7-year repayment terms.

Signature Loans—Money on Demand

A **Kwik Cash** loan allows you to conveniently borrow small amounts, up to a pre-approved limit. Simply transfer the money into your account.

Our **Ready Reserve** loans are attached to your checking account. You can transfer funds, up to your credit limit, right into your checking account, or rest assured that funds are there to transfer automatically should your account become overdrawn.

Save Money by Refinancing

If you have a loan from another financial institution, refinance it with *WEST*consin Credit Union and begin saving. We can help lower your monthly payments, save money on the overall term of the loan, or both.

Exclusive MVP Discounts

In addition to our already low personal loan rates, *WEST*consin also offers Membership Value Pricing[®] (MVP) discounts. These include a .50% Gold or .25% Silver MVP discount determined by your program status.

