

CONSUMER LOANS

**Fibre
Federal**
CREDIT UNION

 **TLC**
A DIVISION OF  **FibreFederal**
CREDIT UNION

LOANS THAT ARE PRETTY OUTSTANDING IN THEIR FIELD.

Why Should You Borrow from Fibre Federal and TLC?

- Count on saving money with lower loan rates and no fees. We practice Rate Equality, so every qualified member gets the same low rate, regardless of credit score.
- Depend on us for affordable payments that fit your budget.
- Turn to us for low-cost auto loans, RV and boat loans, Visa Credit Cards, personal loans, home equity loans, and much more.
- Ask for our financing right at the dealer! Most local auto dealerships participate in Credit Union Direct Lending (CUDL).
- Relax with easy, automatic payments through payroll deduction and automatic transfers.
- Know that there are no prepayment penalties or other costly surprises.

Auto Loans

What's the most important option to get with your new or used car? Fibre/TLC financing! Ask for it right at the dealership. Most local auto dealerships participate in Credit Union Direct Lending (CUDL). You'll enjoy excellent rates, terms to 84 months, and up to 100% financing.

Don't be fooled by the dealer's special financing— even if it's 0%. You'll likely come out ahead by taking the cash rebate and our financing.

If you have an auto loan from another lender, consider refinancing with us to lower your payment and total interest. Give us a call to see how much you can save.

Visit our website to check our rates, use our payment calculators, and learn about our auto buying resource partner, Auto Solution.

Boats & RVs

We'd like to help you make the most of your outdoor recreation. With our competitive rates and flexible terms, you'll soon be enjoying your new or used motorboat, sailboat, other watercraft, ATV, RV, camper, motor home, or trailer in the great outdoors.

Visa Credit Cards

Our Credit Cards have no annual fee, no cash advance fee, no balance transfer fee, and a great low fixed rate. In short, it's a solid financial value that doesn't pile on the fees the way other cards usually do.

If you're already carrying a balance on other higher rate, higher fee cards, ask us to pay them off with your new Visa—it's money in your pocket!

If you're looking to establish credit for the very first time, our Visa Credit Cards are a great way to do it!

Personal Loans

Your good credit can secure a fixed rate loan, which is a good source of cash for nearly any purpose: new furniture, a computer, appliances, a motorcycle... it's up to you!

Home Equity Loans & Home Equity Line of Credit

Do you own your home and need cash for college tuition, a remodel, or other big plans? Consider home equity financing from Fibre and TLC.

- A fixed rate Home Equity Loan provides a lump sum amount with regular monthly payments. This is a good choice when you know just how much you need.
- A variable rate Home Equity Line of Credit (HELOC) lets you access cash as needed, paying interest only on what you use. A HELOC is also a great source of immediate funds in case of emergency.

ITIN Lending

We offer consumer loans to qualifying members with an Individual Taxpayer Identification Number (ITIN). And because we practice Rate Equality, you can use your ITIN to get our best rate.

Learn more, check rates, and apply for a loan at fibrecu.com.

Other Loans

You can also look to us for low-cost mortgages, land loans, and business financing. See separate brochures, visit our website, or contact us for details.

Whatever you need to finance, be sure to check with us before you accept any other offer!

We Do Loans Right!

- There's never a pre-payment penalty if you pay off your loan early.
- We offer low-cost life, disability, and involuntary unemployment protection plans for your loans.
- For added convenience, you can opt for Payroll Deduction to automatically make your loan payments each month.

Apply Online!

Click into a great rate on your next loan with Fibre and TLC! Visit fibrecu.com to check our current [rates](#), explore our loan options, and submit your application.



fibrecu.com | 800.205.7872

Longview

Main Office 822 Commerce Ave
Ocean Beach 2121 32nd Ave
Triangle Mall 800 Triangle Center

Kelso

1003 13th Ave S
102 NW 5th Ave

Castle Rock

202 Front Ave SW

Kalama

384 N First St

Woodland

1147 N Goerig St
Express: 1494 Dike Access Rd
Mortgage Center: 1147 N Goerig St

Rainier, OR

102 W 5th St

Astoria

85 W Marine Dr

Warrenton

1771 SE Ensign Ln

Seaside

2315 N Roosevelt Dr

Tillamook

1510 3rd St

Lincoln City

2004 NW 36th St

Newport

1625 N Coast Hwy



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