

Call or visit us and ask about protecting your loans with any of these great products! Enroll today at 800-292-8139!

### Debt Protection

*Help protect your loan and help preserve your standard of living.*

Thinking about taking out a loan to make home improvements or buy a vehicle? You should take steps to protect you and your family in case something unforeseen happens. You're betting you can pay back your loan and you won't lose your job (through no fault of your own), or become disabled (due to injury or illness), or need to take family leave, or pass away, which could leave your family responsible for your loan balance.

WEPCO Debt Shield is a voluntary loan-payment protection product designed to help you get relief from loan payments if a protected life event unexpectedly happens to you.

Your purchase of WEPCO Debt Shield is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Member Agreement for a full explanation of the terms of WEPCO Debt Shield. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid. DP-1221231.1-0615-0717, © CUNA Mutual Group 2015, All Rights Reserved

*Pick up a brochure on these to great products for complete details.*

### Guaranteed Asset Protection Plus

Guaranteed Asset Protection Plus (GAP Plus) is like an airbag for your vehicle loan. If your vehicle is totaled or stolen, GAP Plus can help fill the gap between what your vehicle insurance will pay and what you owe on your loan, to cushion you against sudden out-of-pocket expenses. GAP Plus may cancel part of your next loan with your credit union, when you purchase a replacement vehicle. Details vary based on your GAP waiver agreement. These expenses could cost you thousands of dollars. Don't let a wrecked vehicle wreck your finances!

Your purchase of MEMBER'S CHOICE<sup>TM</sup> Guaranteed Asset Protection (GAP) is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the GAP Waiver Agreement for a full explanation of the terms of GAP. If you choose GAP, adding the product fee to your loan amount will increase the cost of GAP. You may cancel the protection at any time. If you cancel protection within 90 days you will receive a full refund of any fee paid. You will receive additional information before you are required to pay the fee for this product. State chartered credit unions in FL, GA, IA, RI, UT, VT, WI may choose GAP with or without a refund provision. Prices of the refundable and non-refundable products are likely to differ. If you choose a refundable product, you may cancel at any time during the loan and receive a refund of the unearned fee calculated by the actuarial method. State chartered credit unions in CO and SC may cancel at any time during the loan and receive a refund of the unearned fee calculated by the actuarial method. GAP-1167213.1-0415-0517

### Mechanical Repair Coverage

*Be prepared, get the coverage you need*

Next to your home, your auto can also be an expensive investment. Don't get caught without the protection you need, the MEMBER'S CHOICE<sup>®</sup> Mechanical Repair Coverage program can protect your assets and your vehicle. It provides the needed protection at the time your vehicle is most likely to need repairs.

MEMBER'S CHOICE<sup>®</sup> Mechanical Repair Coverage is administered by Consumer Program Administrators, Inc. in all states except AK and CA, where coverage is administered by Virginia Surety Company, Inc., in WA, where coverage is administered by Automotive Warranty Services, Inc., in FL, LA, OK and WI, where coverage is administered by Automotive Warranty Services of Florida, Inc. (Florida License #60023) and in AZ, where the Obligor and Administrator is Consumer Program Administrators, Inc., all located at 175 West Jackson Blvd., Chicago Illinois 60604, 1-800-752-6265. This coverage is made available to you by CUNA Mutual Insurance Agency, Inc. In those states where MEMBER'S CHOICE<sup>®</sup> Mechanical Repair Coverage is offered as insurance (form MCCU-001-MBI) it is underwritten by Virginia Surety Company, Inc. MRC-1113-712C, © CUNA Mutual Group 2014, All Rights Reserved.



Everything we do,  
we do for you!

# LOANS



For our locations visit [www.wepcofcu.com](http://www.wepcofcu.com)  
or call 301.359.3081 • toll free: 800.292.8139





### **New & Used Vehicle Loans**

Purchasing a vehicle is quick and easy! We offer up to 125% financing on new and used vehicles. Terms range up to 84 months.

### **Recreational Vehicle Loans**

For weekend fun or needed upgrades, financing has never been easier! We have financing\* for boats, RVs, motor or mobile homes, utility trailers and lawn or farm equipment! Maximum amount financed can be up to 90% of the book value or MSRP. Term up to 180 months, depending on amount financed.

### **4-Wheeler and Motorcycle Loans**

Ready for an adventure? We finance\* both 4-Wheelers and Motorcycles up to 100% of the book value or MSRP. Maximum term in 72 months based on amount financed.



### **Signature Loans**

Our Signature loan is specifically designed to assist our members with any purchase, such as furniture.

Financing available\* up to \$10,000 at a competitive rate. Maximum term is 72 months.



### **Christmas and Vacation Loans**

We also enjoy helping our members play Santa or plan their dream vacations. We'll finance\* up to \$2,000 for Christmas or Vacation loan with 12 months to repay!

### **Share Pledge Loans**

Our Share Pledge loan provides our members with financing\* while keeping their savings in place. This loan is secured by money available in their share savings account, and the interest rate is lower than a signature loan. Most importantly, you still earn dividends on your share!

### **Visa Credit Cards**

We offer a wide range of WEPCO VISA such as Young Adult, Rewards, and Business Cards. Applying is easy through our online application available on our website's home page, or contact any of our member service representatives, and they will be happy to submit your application.

### **WEPCOLine of Credit**

Our Line of Credit offering, you can access available funds via our WEPCO PAL telephone access or PAL Plus online account access.



For another way to conveniently access your line, we offer 25 complimentary checks! You can also elect to use your WEPCOLine as overdraft protection for your share draft (checking) account. Maximum financing\* is \$10,000.

### **Mortgages and Home Equity Loans**

We love to put our members and their families in their dream homes. We offer mortgage financing\* for the purchase or construction of a primary residence, refinance an outstanding balance of an existing mortgage on a primary residence, or for home improvements and debt consolidation.

We offer conventional mortgages, balloon mortgages, real estate land, fixed home equity, Home Equity Lines of Credit, and adjustable-rate mortgages. The terms and conditions vary by product and the interest rate is based on a market rate that can adjust weekly, so please contact any credit union office and speak with a Loan Officer for complete details. Maximum financed is 80% of the appraised value of the property.



\*Minimum financing may be required on some products. \*\*Product offerings are subject to change. Additional terms and conditions apply. Subject to Credit Approval. Contact us for more details or to apply. An example of a closed end loan repayment would be 60 monthly payments of \$177.46 at an APR of 2.49% for \$10,000 borrowed.