

# LOANS

## Enjoy the benefits of being a One Source FCU Member!

### SAVINGS

Savings Account - \$10 minimum deposit, \$2 one time membership fee, dividends are paid quarterly.

Certificates of Deposit - Choose from available terms of 3 months through 60 months, minimum of \$500.  
Money Tree CD \$50 minimum to open.

Christmas/Vacation Clubs - \$20 minimum to open.  
Open up your club account at any time of the year.

Individual Retirement Accounts (IRAs) – Prepare for your future now. Reach your retirement goals with the help of an IRA account.

Money Market – \$2,000 minimum deposit, interest is paid monthly, higher dividend rates.

\*Interest rates vary depending on the term and the amount deposited.

### CHECKING

Liberty - NO minimum daily balance and No monthly fee.

Silver - \$100 initial deposit, \$1,000 minimum daily balance and interest bearing.

Gold - \$500 initial deposit, \$2,500 minimum daily balance and interest bearing.

### CALL OR VISIT TODAY!

#### EL PASO - EAST

8870 Gazelle Dr.  
El Paso, TX 79925

#### LAS CRUCES

1375 E. Boutz  
Las Cruces, NM 88001

#### EL PASO - WEST

5730 Cromo Dr. El  
Paso, TX 79912

#### EL PASO - FAR EAST

11501 Gateway Blvd. West  
El Paso, TX 79936

### Lobby Hours

Monday - Thursday 9:00am to 5:00pm  
Friday 9:00am to 6:00pm  
Saturday 9:00am to 12:00pm- *Gazelle location only*

### Drive-Thru Hours

Monday - Friday 8:30am to 6:00pm  
Saturday 9:00am to 12:00pm- *Gazelle location only*

### Call Center Hours

Monday - Thursday 8:30am to 5:30pm  
Friday 8:30am to 6:00pm  
Saturday 9:00am to 1:00pm  
(915) 592-0223 El Paso  
(575) 523-5524 Las Cruces

### ITalk

(915) 592-9892 El Paso  
(575) 524-7162 Las Cruces

WWW.ONESOURCEFCU.ORG  
800.532.0223

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01/2020



Federally Insured by NCUA.





## LOANS

We all need to borrow money at some time. When that time comes, One Source Federal Credit Union is there for you. Paying back your loan is fast and easy, too. Use payroll deduction to automatically make your payments on time, every time (that's good for your credit report). OSFCU has loans for all your financial needs!

## AUTO LOANS

We offer low rates and flexible payment plans. This allows you to get into a vehicle that is right for you. We offer financing or refinancing on a new or used vehicle. RV & Motorcycle loans are also available.

## CREDIT CARDS

One Source Federal Credit Union has the credit card that is right for you. The purchasing power of no preset spending limit with the best rewards and privileges. 0% Introductory APR for the first six (6) months. Start enjoying the wide range of benefits with our VISA® or American Express credit card. Give us a call to start your application.

## MORTGAGE LOANS

Stop dreaming and start living in your new home. With One Source Federal Credit Union we can help you find the mortgage solution that works for your budget and lifestyle. One Source offers mortgage loans for primary residence, or second homes in El Paso, TX and Las Cruces, NM.

- First Time Home Buyer Programs
- Low Down Payment Programs: flexible programs with zero to low down payments
- Low Credit Score Programs
- Conventional & Government loans FHA, VA & more
- Competitive Rates & Closing Costs

Conventional 10, 15, 20, 30 year fixed rates.

One Source FCU NMLS ID: 1505224

## PERSONAL LOANS

### SIGNATURE

Great for home repairs, debt consolidation, medical bills, or unplanned expenses. Fixed interest rates and terms of up to 72 months.

- Maximum loans up to \$20,000
- No collateral required

## LINE OF CREDIT

A Line of Credit allows you to have funds available right at your fingertips. Once your line of credit is approved, you can borrow the amount you need, when you need it.

- Can be used for overdraft protection
- Emergency fund
- Easy access
- No collateral required
- Line up to \$20,000

Effective September 1, 2018- all Revolving Line of Credit loans will need to be reviewed every 36 months to keep the loan active regardless of overdraft set up. At the time of review, these loans will be subject to credit approval. See credit union for details.

## SHARED OR CD SECURED

If you're looking to build your credit or need to make a purchase and you don't want to dip into your savings, a share secure loan is for you.

- Lower interest rate
- Helps establish or rebuild your credit
- Fixed terms

**APPLY ONLINE TODAY!**

