



We have the **first tool** you need.

HOME IMPROVEMENT LOANS

Program Benefits:

- Fixed APR from 10.55% - 19.07% (fixed rates from 9.99% - 14.99%) *
- Variable APR from 8.56% - 16.66% (variable rates from 8.14% - 13.14%) *
- Loan amounts up to \$75,000
- Loan terms from 3 to 20 years
- No dealer fees
- No pre-payment penalties
- Soft credit check to get pre-qualified, which will not impact credit score

Monthly Payment Example:

Loan amount: \$20,000

Fixed rate: 9.99%

Term: 20 years

Estimated monthly payment: \$192.87

*The lowest and highest rates displayed above assume a 3-year and a 20-year loan term, respectively, with all timely monthly payments made, no deferment period (or other disruption to regularly scheduled payments), a 9-month project period, and the current SOFR rate of 5.35% plus a margin of 2.79% and 8.79% (for variable rate loans only). Actual APRs may vary based on individual project timelines and loan disbursement schedules. See footnote on next page for more information about rates.

ASK US ABOUT OUR VARIABLE RATES!

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FIXED APR	FIXED RATES	MAX LOAN SIZE	MAX LOAN TERMS
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10.55% - 19.07%	9.99% - 14.99%	Up to \$75,000	15 - 20 years
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VARIABLE APR	VARIABLE RATES	MAX LOAN SIZE	MAX LOAN TERMS
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8.56% - 16.66%	8.14% - 13.14%	Up to \$75,000	15 - 20 years
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Get pre-qualified in minutes!



Apply



Pre-
Qualification



Sign &
Approve



Start
Project

FAQs

How do I get started?

Ask your contractor to start the application process. They can work with you at the kitchen table or send you a link ahead of time.

How can I estimate my monthly payment?

You or your contactor can estimate your monthly payment using our finance calculator in the contractor portal.

Are there any pre-payment penalties?

No; you can pay off your loan at any time without a penalty.

Will applying impact my credit?

You can check your estimated starting rate with no impact to your credit. If you would like to move forward with any of the conditional offers provided following pre-qualification, you will be required to complete a full application, at which point a "hard" credit inquiry will be conducted (which may affect your credit score).

Can I qualify for fixed and variable rate options?

If you qualify, you may see a fixed and variable rate loan option and be able to select the offer that makes the most sense for you.

How will my contractor be paid?

Loan disbursements will be sent directly to your contractor. You will be asked to approve disbursement requests, which your contractor submits before funds are sent to your contractor.

How does variable rate work?

The variable rate will often be lower than available fixed rates. Variable rates can periodically go up and down with the market.*

*Terms and conditions apply. Loan products, terms, and benefits may be modified or discontinued by participating lenders at any time without notice. The variable rate for variable rate loans may increase or decrease after loan consummation if the SOFR changes. The lowest rates offered are reserved for the most creditworthy consumers, and the consumer's initial rate will be determined after a full review of his/her application and credit profile. In the event that the consumer would like to move forward with any of the conditional offers provided following pre-qualification, the consumer will be required to complete a full application, at which point another credit inquiry will be conducted (which may affect the consumer's credit score). Borrowers must be either a U.S. citizen or Permanent Resident in an eligible state and meet the lender's credit and income requirements to qualify for a loan. Certain membership requirements (including the opening of a share account, a minimum share account deposit, and the payment of any applicable association fees in connection with membership) may apply in the event that an applicant wishes to apply with and accept a loan offered from a credit union lender. If the applicant is not a member of the credit union lender, he/she may apply and become a member during the loan application process. Applying with a creditworthy co-borrower may result in a better chance of loan approval and/or lower interest rate.