The application and loan officer are bilingual.

**Loan Amount:** $2,500  
**Interest Rate:** 6.5%, APR 6.505%  
**Monthly Payment:** $111.37  
**Term:** Two years  
**Collateral:** None  
**Purpose:** Home Improvement

**Credit History:**  
No minimum credit score. However, if low or none, must show proof of 6 months on-time payment record through cell phone payments, utility bill payments or other obligations.

**Eligibility**  
Ability to repay ~ 40% maximum debt to income

**Loan Decision**  
Within one business day of receipt of application and required documents, explanation for approval or decline

**Application**  
- Completed application with previous year’s W-2 statement or tax return.  
- Complete online at www.CommunitiesU.org or email it to nuestracasaCU@communitiesU.org or mail it to our local office:  
  Wellington Office Plaza  
  2390 Central Blvd, Ste B  
  Brownsville, TX 78520-8717  
- Contact Michael Rivera for assistance at 479.443.2700 ext. 232

**Special Conditions**  
- Monthly payments made by automatic draft, the interest rate is .50% lower!  
- Access to credit counseling via online, one-on-one or classes.  
- Payments made on time for 12 months, 13th payment paid by CU.  
- Payments made on time for 12 months are eligible for an additional $1,000 in loan funds.  
- Standard loan documents are available in Spanish prior to signing, upon request.