



# Personal & Signature Loans

**Make big purchases fun *and* affordable.**  
RGCU loans are here to help.

Rio Grande Credit Union has the loan for you! All of RGCU's loans offer flexible terms including the length of your loan, method of payment and number of payments per month.

## Signature (Personal) Loans

Signature (Personal) Loans give you the convenience to take a vacation, buy a computer or get the cash you need until payday. Repayment plans can be as low as a fixed percentage of the outstanding balance, whichever is greater.

Ask an Account Relationship Officer for our current rates. You can reduce the interest rate on your loan simply by using other RGCU services.

## Share Certificate Secured Loans

Share Certificate Secured Loans let you borrow as much money as you have available in your Regular Share (savings) Account, Investors Club Account or Share Certificate. You can qualify for this type of loan as long as you have money in a Regular Share Account or Share Certificate Account. The process between loan application and loan closing is simple and fast. With a Share Certificate Secured Loan, terms can be flexible and interest rates are low.

### Want a break on your rate?

#### We want to give it to you.

- Take off 0.50% for making your loan payment using full direct deposit and auto transfer from any of your RGCU accounts.
- This rate reduction applies to car, truck and motorcycle loans; recreational vehicle loans; signature (personal) loans.

Credit union terminology: share refers to savings and dividends refer to interest paid on deposits