



## Real Estate Loans

### First Lien Mortgage Loans

Looking for the perfect home or needing to refinance a current mortgage for a lower payment? In partnership with CU Members Mortgage, First Service offers competitive fixed and adjustable rate first mortgage loans. Visit our website and click on the CU Members Mortgage link to learn more or complete their online application.



### Home Improvement

A First Service home improvement loan is the perfect way to finance the repairs or additions your home needs.\*

- Update your kitchen, bath or add a backyard pool\*
- Finance up to 95% of Fair Market Value (minus liens)
- Loans between \$4,000 and \$150,000
- Maximum term of 20 years with flexible payment options
- Available for property located in Texas

\*A general contractor is required for this work

### Home Equity and Home Equity Lines of Credit (HELOC)

First Service can help you use the equity you already have in your home to get you the cash you need for a variety of expenses:

- Make home improvements, consolidate bills, pay college education expenses, take a vacation and more!
- Finance up to 80% of the Fair Market Value (minus liens)
- Loans between \$4,000 and \$150,000
- Maximum term of 20 years (15 years for HELOC) with flexible payment options
- Available for property located in Texas

The current assessed value of your home, minus any current liens, determines the amount you are able to borrow. With First Service Credit Union's low rates, you can even use a Home Equity Loan to consolidate your other high interest debts. Plus, Home Equity Loan interest may even be tax deductible.\*

\*Consult your tax advisor.

**Easy, Online Loan Application!\***  
 \*Online loan application not available for home equity or home improvement loans.



**Bellaire**  
 4300 Bissonnet  
 Bellaire, TX 77401

**CenterPoint Plaza**  
 1111 Louisiana, Ste. 520  
 Houston, TX 77002

**Champion Forest**  
 8707 Spring Cypress, Suite A  
 Spring, TX 77379

**Cypress**  
 7025 Fry Road  
 Cypress, TX 77433

**Gulf Freeway**  
 8980 Clearwood  
 Houston, TX 77075

**North**  
 1920 Rankin Rd, Ste. 145  
 Houston, TX 77073

**Northwest/Administrative Office**  
 9621 W. Sam Houston Parkway N.  
 Houston, TX 77064

**The Woodlands**  
 Hughes Christensen  
 9110 Grogan's Mill Rd.  
 The Woodlands, TX 77380

**Reliant Plaza – Restricted Access**  
 1000 Main Street, 22nd Floor  
 Houston, TX 77002

**South Texas Plant (STP) – Restricted Access**  
 PO Box 289  
 Wadsworth, TX 77483

**First Service**  
 Credit Union  
 ...Service Always Matters  
 832-688-1000 • 800-822-4328  
 www.FSCU.com

## First Service Credit Union is here for you...

For over 70 years, First Service has been serving members, beginning with Hughes Tool Company in 1935. Today, First Service serves over 50 sponsor companies and is open to the public of Harris County. The credit union is a strong financial institution with over 34,000 members and over \$200 million in assets. Whatever your unique financial situation may be, First Service guarantees to provide superior service to every member, every time.

### Vehicle Loans

#### Drive in Style!

First Service wants to assist you in purchasing the new or used car of your dreams! Our loan officers can pre-approve you before you shop. First Service offers competitive rates but if you find a better one, we'll try to match or beat it!

Use our online loan calculator to estimate payments at [www.FSCU.com](http://www.FSCU.com)

| Vehicle Type  | Financing                           | Terms                   | Restrictions   |
|---------------|-------------------------------------|-------------------------|--|
| New Vehicles  | Up to 100% financing of MSRP        | Terms of 24 - 84 months | <b>72 mo.</b> only available on vehicles with M.S.R.P of \$25,000+<br><b>84 mo.</b> only available on vehicles with M.S.R.P of \$40,000+ |
| Used Vehicles | Up to 100% financing of NADA retail | Terms of 24 - 72 months | <b>72 mo.</b> only available on vehicles with a N.A.D.A retail value of \$25,000+  |

### Auto Balloon Financing

Drive the latest and greatest vehicles (new or used) while making payments 30% to 40% lower than traditional financing. Plus, with our Driving Sense™ program, you can build a car online and compare balloon versus traditional financing and payments.



### Peace of Mind

It is always best to know exactly what you are buying before you purchase a vehicle. Auto Exam has agreed to let our members utilize their vehicle inspection services for a reasonable fee if you bring the vehicle to them and just a bit more if they go to the vehicle.



[www.autoexam.com](http://www.autoexam.com)

- 1 FREE Auto Exam! (reimbursed if loan funded with First Service)
- Finance up to three more exams, if needed
- Credit life and disability payment protection available
- Guaranteed Auto Protection (GAP) coverage available
- Extended service contracts available

### MemberQuote

MemberQuote works closely with First Service and local dealerships to provide you with some of the lowest prices available on new and previously owned vehicles all without ever leaving your house!

- Research new and previously owned vehicles
- Build your vehicle and get no hassle pricing/quotes
- Find current rates
- Estimate your payment
- Apply for your First Service loan online

### Other Vehicle Loans

First Service offers a wide array of other vehicle loans so you can hit the open road or the seven seas in your own unique style. We offer financing for:

- Boats
- Recreational vehicles
- Motorcycles
- Jet skis



### First Time Auto Borrowers

Purchasing your first vehicle is a fantastic feeling! First Service offers qualified members a First Time Auto Borrower Program. With this program, First Service will work with you on your financing and help you turn your car buying dream into a reality.

### Consumer Loans

#### Secured Loans

- Loans can be used for purchases such as furniture, appliances, computers, farm equipment, and much more
- Loan amounts from \$500 - \$5,000 on household items
- Secure a loan with your Savings account or Certificate of Deposit
- Terms up to 120 months - ask for details

#### Unsecured Loans

- Loans can be used for almost anything – bill consolidation, vacations, medical expenses and much more
- May be used as a Line of Credit to establish overdraft protection
- Borrow up to \$30,000

## Loan Mini-Application

Not valid for home improvement, home equity or home equity lines of credit.

Purpose of Loan

\$

Amount Requested

(Please print. Use black ballpoint pen.)

Member Name

Address

City

State

ZIP

Date of Birth

Home Phone

Social Security Number

Email

Employer

Hire Date

Work Phone

Annual Salary

### Joint

Name

Social Security #

Employer

Hire Date

Work Phone

Annual Salary

By signing below, I/we agree as follows: All the information in this application is true. I/we understand that section 1014 title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my/our permission to check it. You may retain this application even if not approved. I/we understand that you may receive information from others about my/our credit and you may answer questions and requests from others seeking credit or experience information about me/us or my/our accounts.

- We intend to apply for joint credit. (please initial)

Applicant

Joint Applicant

Signature

Date

Joint Signature

Date

**BY MAIL:** Detach and send to First Service Credit Union - Attn: Lending  
9621 W. Sam Houston Parkway N., Houston, TX 77064

**BY FAX:** For more prompt response, fax this application to: 832-688-1020.

**ONLINE:** Complete our online application anytime day or night by visiting [www.FSCU.com](http://www.FSCU.com).