

LOANS

Get Started

Pursue your dreams.

- Apply 24/7 for an Extra Credit Union Loan including an Auto Loan, Recreational Vehicle, flexLINE of Credit, Debt Consolidation, Personal Loan or Home Equity Line of Credit:
 - Online: ExtraCreditUnion.org
 - Call: (586) 276-3000
 - Close your loan remotely using your email and an electronic signature
- Apply or learn more about Mortgages with our partner Member First Mortgage:
 - Online: ExtraCreditUnion.org
 - Call our Mortgage Specialist: (586) 276-3109
- Apply or learn more about Student Loans and Student Loan Debt Consolidations with our partner cuStudent Loans:
 - Online: ExtraCreditUnion.org/student-loans
 - Call: (888) 549-9050
- Apply for an ATIRACredit Rewards MasterCard®:
 - Online: ExtraCreditUnion.org/loans-to-builds-your-life
 - Call: (888) 428-4721



Main Office

6611 Chicago Road
Warren, MI 48092

Sterling Heights

37700 Van Dyke Avenue
Sterling Heights, MI 48312

We're available 24/7

Call: (586) 276-3000

Online: ExtraCreditUnion.org

Email: info@ExtraCreditUnion.org



Federally insured by NCUA

It's your time to
shine!

Auto Loans

Put a sparkle on your car.

- Got your eye on a new or used car, but worrying about damaged credit? Leave stress at home because nothing is stopping us from lending to you.
- Already have a loan somewhere else but feeling the strain of a payment a little too big for your budget? We work hard to save you money with our [auto loan](#) financing options.
- Car paid off but you could use some extra cash? We will help you use your vehicle's equity to pay off other debts or to make a large purchase. Who knew your payment-free vehicle could help you get even farther ahead than the next intersection!

What makes our auto and recreational loans great, you ask?

- Low interest rates
- Flexible terms
- Personal service
- Automatic payments online

Recreational Vehicle Loans

Time off on your terms.

Got a need for speed? Fantasizing about fun? A sports or [recreational vehicle](#) may be just what you need. Our secured loans with affordable rates and flexible terms will help get you into a boat, jet ski, dirt bike, or whatever you've always wanted!

Home Equity Line of Credit

Unleash the power of your home.

Use the equity in your home to make home improvements, consolidate bills and more with our [home equity line of credit](#). It is a great way to set your finances back on track. You choose the financing option that's right for you, pay minimal closing costs and make your home work for you!

- Variable rate
 - Open-end line of credit
 - Borrow up to 75% of home's equity
 - Interest paid is usually tax-deductible*
- *Consult your tax advisor regarding deductibility

Credit Card

Reap your rewards.

An [ATIRAcredit Rewards MasterCard®](#) from Extra Credit Union is an easy way to build your credit while making consistent purchases (like that daily mocha latte or filling up your gas tank each week) and hundreds of other purchases.

Not all credit cards are equal.
Ours comes with special perks!

- Double your rewards on every purchase in the first 60 days
- Redeem your points for cash, gift cards, merchandise or travel
- No annual fees and balance transfer fees
- Zero liability fraud protection

Plus, you get your card personalized with a photo of your choice!

Mortgage

Unpack your dreams.

Ready to take that big step and buy your first house? Or, want to invest in a larger home? Perhaps you want to lower your current

[mortgage](#) payments. Our on-staff specialist along with our partner, Member First Mortgage, enables us to help you:

- Obtain a mortgage to get you the house of your dreams
- Refinance your existing mortgage to save you money every month

Personal Loans

Make it yours.

Don't get held back from creating a life that rocks! Extra Credit Union will help you achieve your goals whether you want to eliminate debt, furnish your first apartment, or invest in a laptop.

We'll help you determine the option that best fits your need whether it be a [personal loan](#), a [flexLINE](#) of Credit or debt consolidation.

Student Loans

Make your college dreams come true.

Federal loans not enough to cover the cost of your college? [cuScholar Private Student Loan](#) can be the answer to your funding needs.

- Borrow as little as \$2,000 or up to Cost of Attendance per year
- Choose between making interest payments or a nominal \$25 Proactive Payment while in school
- Use funds for any qualified educational expense, including past due tuition bills

Already paying on Student Loans? Simplify your finances with [cuGrad Loan Consolidation](#).

- Consolidate as little as \$7,500
- Choose between paying interest only for first 4 years of repayment or standard level repayment for the whole term

