

# Loans

Yolo FCU offers a variety of loan products with competitive rates, fast approval and expert advice from experienced staff to help you find the right loan to fit your needs.

## Vehicle Loans

Enjoy low rates and extended terms on your next auto loan with Yolo FCU.

- Guaranteed Auto Protection insurance (GAP)
- Mechanical Breakdown Insurance (MBI)
- Apply right at the dealer using Credit Union Direct Lending (CUDL<sup>®</sup>) at time of purchase
- Rate discount available for hybrid or electric vehicle purchase

## Call-4-Cash (Credit Line)

Call-4-Cash is a convenient line of credit that gives you easy access to cash when you need it.

- Limits up to \$20,000
- Can be used as overdraft protection

## Recreational Vehicle Loans

### (RVs/Boats/Motorcycles)

Yolo FCU offers financing on both new and used recreational vehicles, boats and motorcycles. With competitive rates and extended terms you can begin enjoying the outdoors in no time!

## Energy Saver Loan

Designed for homeowners to make energy efficient improvements at an affordable rate. Upgrades can include solar panels, dual pane windows, energy star rated appliances, heating/cooling systems or cool roofing systems.

## VISA<sup>®</sup> Classic

This fixed-rate VISA<sup>®</sup> credit card gives you purchasing power with flexible credit limits .

- \$150,000 travel accident insurance
- Emergency card replacement
- Zero liability on fraudulent purchases
- Auto collision waiver

## VISA<sup>®</sup> Gold

Our variable rate VISA<sup>®</sup> Gold credit card offers higher spending limits starting at \$5,000. All the same benefits as the VISA<sup>®</sup> Classic with additional features such as:

- Emergency medical and dental coverage
- \$300,000 travel accident insurance

## Share Secured Loan

The Yolo FCU share secured loan is secured by your savings account balance and is an excellent tool to establish or re-establish your credit.

## Share Certificate (CD) Loan

A share certificate loan allows you to borrow funds directly against your available CD account. This particular loan has a maturity date that coincides with your CD account and can save you early withdrawal fees if you require access to your funds prior to maturity.

## Home Loans

Please refer to the Home Loans brochure.



*This credit union is federally insured by the National Credit Union Administration, a government agency.*



We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Se Habla Español

*Discover the Local Difference!<sup>®</sup>*



# Loans

The credit you deserve.

## Woodland Offices

266 West Main Street  
Woodland, CA 95695  
(530) 668-2700

465 Pioneer Avenue  
Woodland, CA 95776  
(530) 668-6080

Woodland Healthcare  
Hospital (ATM Only)  
1325 Cottonwood Street  
Woodland, CA 95695

## Davis Office

501 G Street  
Davis, CA 95616  
(530) 297-6700

## West Sacramento Office

2240 Lake Washington Boulevard Suite 100  
West Sacramento, CA 95691  
(916) 371-6179

## Winters (ATM Only)

47 Main Street  
Winters, CA 95694

## Toll Free

(877) 965-6328

## Access Line

(530) 669-6363

## Home Page

[www.yolofcu.org](http://www.yolofcu.org)

NMLS #401954



**Yolo Federal Credit Union\***

*Discover the Local Difference!®*