



Home Improvement
Lending Rates
as low as

10.49% APR*

**LIVE YOUR LIFE MOMENTS
WITH #HOMEOWNERSHIP**

Home Improvement Lending Program

Looking for a smarter way to finance your home renovation projects? Orlando Credit Union's home improvement lending program offers the flexibility to save without the hassles of borrowing against the equity in your home.

A Hassle-free lending option

Our home improvement lending program offers borrowers a hassle-free personal loan, removing the need for home equity and avoiding the drawn-out application processes typically associated with traditional home loans. It's an ideal choice for those seeking a straightforward and accessible financing solution, featuring fixed monthly payments and customizable terms to suit their needs.

Contact Your Local Representative Today!

Eric Ullrich, 407-835-3543

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Federally Insured By NCUA



#investinginU



THE BENEFITS:

- **Competitive Rates:** Enjoy rates as low as 10.49% APR.*
- **Loan amounts geared to your needs:** borrow from \$10,000 to \$40,000.
- **Rewards Program:** Earn rewards points on your loan balance each month and redeem for cash, giftcards and much more.
- **No Collateral Needed:** Simplifies and accelerates the application process.
- **Flexible Terms:** Choose repayment periods from 12 to 60 months.
- **Fixed Rates:** Provides predictable and stable monthly payments.
- **No Closing Costs:** Save money right from the start.
- **No Appraisal Required:** Skip additional steps and costs.

PERFECT FOR A VARIETY OF HOME PROJECTS

Use your home improvement loan for projects such as:

- Replace or repair your roof.
- Remodel your kitchen/bathroom
- Upgrade your home's energy efficiency with solar panels, new windows, doors, or an HVAC system.
- Transform your outdoor space—install the pool of your dreams, add a privacy fence, enhance your home's exterior, and so much more!



APPLYING IS EASY....

Simply visit our website, give us a call, or schedule your in-person appointment to get your home improvement loan application started.

407.835.3500 | 800.953.4567 | OrlandoCreditUnion.org

Federally Insured By NCUA | Equal Housing Lender | NMLS #569755

*APR (Annual Percentage Rate) is based on creditworthiness and Loan-to-Value (LTV) ratio. For current rates visit OrlandoCreditUnion.org. Payment example: \$10,000 at 10.49% APR for 36 months equals \$325.31 per month. Eligibility and Membership required. As a condition of membership, you must maintain an Ownership Savings Account with a \$5 minimum balance.