

# Loans



Whether you're looking to purchase a new vehicle or remodel the kitchen, Texell has a variety of loans and repayment options that make your life simple. **Take a look!**

## VEHICLE LOANS

- New or new-to-you cars, trucks or vans
- Pre-approvals available
- Low, fixed rates and flexible terms
- Fast and easy approval
- Qualified loans eligible for Skip-a-pay

## BOAT, MOTORCYCLE AND RV LOANS

- New or new-to-you boats, motorcycles and RVs
- Pre-approvals available
- Low, fixed rates and flexible terms
- Fast and easy approval
- Qualified loans eligible for Skip-a-pay

## HOME EQUITY LOANS

- Borrow up to 80% fair market value of the property
- No closing costs for loans up to \$50,000
- No hidden fees or prepayment penalties
- Fast and easy approval
- Interest may be tax deductible (consult your tax advisor)

## PERSONAL LOANS

- Easy to qualify
- Low, fixed rates and flexible terms
- Fast and easy approval
- Qualified loans eligible for Skip-a-pay

*We also offer loans on many other items, including agricultural equipment, personal watercraft, and options to help build or rebuild credit.*



**Visit [Texell.org](http://Texell.org) or call 1.855.773.1604 for more information.**

## PAYMENT PROTECTION

**Credit Life Insurance** – This insurance policy pays off the loan balance to the credit union and offers a Funeral Concierge service in case of the member's death.

**Credit Disability Insurance** – This insurance policy makes the monthly loan payment to the credit union to reduce or pay off a loan if the member becomes disabled by a covered sickness or accident.

**Guaranteed Asset Protection (GAP)** – This feature pays the difference between the actual cash value of the vehicle and what is remaining on the loan for an automobile, RV, boat or motorcycle in the event the vehicle is totaled or stolen before the final payment.

**Extended Warranty** – Extended Warranty provides valuable protection against the costs associated with most unexpected mechanical repairs.