



We have the loan you're looking for:

Auto Loans

If you're in the market for a vehicle, look no further than Ideal CU. You'll enjoy some of the most competitive rates available, flexible financing options, 24/7 loan application, and superior service that won't let you down.

Auto Resource Center

Ideal CU's online Auto Resource Center is a one stop shop for your vehicle buying needs. Get pre-approved for a loan, research pricing, find helpful consumer information and more. Visit www.idealcu.com and get started now.

Mortgage Loans

Ideal CU is committed to helping members be successful homeowners. Our competitive rates and helpful Mortgage Loan Specialists will guide you through the process from beginning to end. Contact a Mortgage Loan Specialist or apply online today.

Home Equity Loans and Lines of Credit

If you already own a home and need cash for a large purchase, consider a Visa Platinum Home Equity Line of Credit or Home Equity Installment Loan from Ideal CU. There are no teaser rates, no hidden restrictions or strings attached, and applying is easy!

Signature Loans

Need a loan to finance your next vacation or pay an unexpected bill? Apply for a low-interest, fixed rate Signature Loan.

Overdraft Lines of Credit

A Ideal CU Overdraft Line of Credit can protect you from overdrafts and declined transactions on your checking account. Enjoy generous credit limits, a low fixed interest rate, easy access to funds and more!

Secured Loans

If you're looking to establish or rebuild your credit history while paying an affordable rate, then a Secured Loan may be right for you. Borrow at lower rates when you fully secure your loan with a certificate of deposit or matching funds in your Share or Savings Account.

Student Loans

Sallie Mae Smart Option Student Loan®

The Smart Option Student Loan® by Sallie Mae® is an ideal solution to help bridge that gap between federal loans and the cost of your education expenses.

The Smart Option Student Loan® features and benefits:

- Competitive interest rates
- Borrow up to 100% of school certified education costs (minimum \$1,000)
- Multiple in-school repayment options available
- Borrower benefits available - like rewards and interest rate reductions
- Rates that reward credit worthy borrowers
- Applying with a credit worthy co-signer may help you qualify and/or receive a lower rate
- Fast Online Application. Our easy-to-complete application takes about 20 minutes.
- 24/7 online account management
- No prepayment penalties

Federal Financial Aid

Haven't applied for Federal Financial Aid yet? That's the first step in the college funding process. Below are steps to follow when applying:

1. Complete the Free Application for Federal Student Aid (FAFSA). This can be obtained by calling 1-800-4FEDAID or online at www.fafsa.ed.gov. Applications are accepted and processed after January 1 of the year in which you plan to attend school.
2. You will receive your Student Aid Report (SAR) 6-8 weeks after filing a FAFSA.
3. If you qualify for financial aid, you will also receive an Award Letter from the school you will be attending.

Continued on page 2.

Consumer Loans

Pre-approval

Take the guesswork out of knowing how much you can afford by getting pre-approved. You will save time and energy by keeping your search within an affordable price range, so apply today!

Applying is simple

Ideal CU makes applying for loans fast and easy. From small personal loans to first mortgages, we can help you achieve your financial goals. Our loan decisions are made promptly and in many cases we can fund the loan immediately after approval.

Apply Now!



Call 651-770-7000

Click www.idealcu.com

Visit 6 Locations



Federally insured by the NCUA

www.idealcu.com ● 2.