

## Greensboro Municipal Federal Credit Union

<b>type of loan</b>	unsecured
<b>100% financing</b>	up to amount qualified to borrow
<b>rates</b>	3.99%
<b>amount</b>	\$1,000 - \$15,000
<b>term</b>	less than \$5,000, up to 10 years more than \$5,000, 12 months per \$1,000 borrowed
<b>eligibility criteria</b>	credit score above 500, debt-to-income ratio and time on job
<b>early payment penalty</b>	no
<b>home appraisal required</b>	no
<b>equity required</b>	no
<b>application process</b>	in person
<b>decision process</b>	2-24 hours
<b>repayment begins</b>	45 days after funds dispersed to contractor
<b>other information</b>	must bring your Assessment Summary Report and proposed Scope of Work; in addition, you must join credit union <i>(please call for details)</i>

**contact**  
please call to set appointment

**Christie Holt**  
373.2205

**Lisa LaMar**  
373.4185

**Renee Smith**  
373.3875



## Choice Community Credit Union a division of Self-Help Credit Union *unsecured loan option*

<b>type of loan</b>	unsecured
<b>100% financing</b>	up to amount qualified to borrow
<b>rates</b>	2.00%
<b>amount</b>	\$3,000 - \$10,000
<b>term</b>	up to 5 years
<b>eligibility criteria</b>	credit score above 600, debt-to-income ratio and time on job
<b>early payment penalty</b>	no
<b>home appraisal required</b>	no
<b>equity required</b>	no
<b>application process</b>	online, in person or by phone
<b>decision process</b>	24 hours or less
<b>repayment begins</b>	30-45 days after funds dispersed to contractor
<b>other information</b>	must bring your Assessment Summary Report and proposed Scope of Work; in addition, you must join credit union ( <i>all Greensboro residents can join Choice Community Credit Union</i> )

**contact**

*please call or email  
to set appointment*

Dawn Milchuck  
217.1234

Frances Cooper  
217.1211

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



## Choice Community Credit Union a division of Self-Help Credit Union *secured loan option*

<b>type of loan</b>	secured
<b>100% financing</b>	up to amount qualified to borrow
<b>rates</b>	2.00%
<b>amount</b>	\$3,000 - \$20,000
<b>term</b>	up to 10 years
<b>eligibility criteria</b>	credit score above 620, debt-to-income ratio and time on job
<b>early payment penalty</b>	no
<b>home appraisal required</b>	yes, at no cost to borrower
<b>equity required</b>	yes
<b>application process</b>	in person
<b>decision process</b>	24 hours or less
<b>repayment begins</b>	30-45 days after funds dispersed to contractor
<b>other information</b>	must bring your Assessment Summary Report and proposed Scope of Work; in addition, you must join credit union ( <i>all Greensboro residents can join Choice Community Credit Union</i> )

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