

# \*LOAN PROMOTION\*

## **90 Days No Payments**

**\*when you finance a new loan with the credit union\***

### *Vacation Pay Loans*

*If your vacation pay comes to the credit union you are eligible for special loan promotions. Call for details when buying a car or needing a personal loan. (209) 527-8731 ext 15*

### *Home Equity Loans*

*Use the equity in your home to get the cash you need. Call Katie in the loan department to answer any questions you have. Minimal fees and access to cash quick! (209) 527-8731 ext 15*

### **Summary of Benefits & Features include:**

*Allows you to have quick access to cash*

*Highly competitive Rates*

*5 Year Draw Period*

*10 Year Re-Payment Period*

*Minimum Loan Amount \$10,000*

*Maximum Loan Amount \$100,000*

*Rates as low as Prime Rate reported on the Wall Street Journal*

*Combined Loan to Value up to 80% (CLTV)*

*Variable Rates*

*Free Box of Convenience Checks*

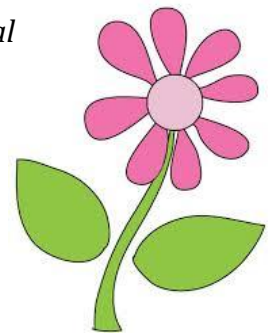
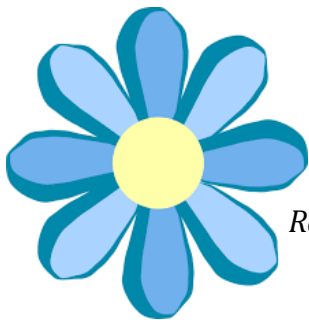
*Online Access*

*No Limit on number of advances per month*

*No Pre-Payment Penalty*

*Funds can be used for any purpose*

*No Draw Fees*



**Loan Department Phone Number: 209-527-8731 ext 15**

**HELP THE  
CREDIT UNION  
GO GREEN**

Direct Deposit    E-statements  
Online Banking

**CONTACT  
INFORMATION**

Website: [www.olcu.org](http://www.olcu.org)  
Phone: 209-527-8731 (local)  
800-527-2865 (toll free)  
Fax: 209-527-4035

After Hours Lost:  
Debit Card: 800-472-3272  
Visa Credit Card: 877-221-9922

Declined Debit Card  
Transactions: 800-262-2024

Email:  
[memberservices@olcu.org](mailto:memberservices@olcu.org)

Address:  
2112 McHenry Avenue  
Modesto CA 95350

**LOBBY HOURS**

Mon: 9-4:30  
Tues & Wed: 10-3:30  
Thurs: 10-4:30  
Fri: 9:30-5:30

Be sure to check out  
**GetAwayToday.com**  
for all your vacation needs!

The Credit Union has the following  
discount tickets at the branch:

**Monterey Bay Aquarium**

Child Price: \$25.00  
Student Price: \$34.00  
Adult Price: \$42.00

**Regal Cinemas**

Adult & Child Price: \$8.50



*\*Holiday Closings\**

*Memorial Day:  
May 28*

*Independence Day:  
July 4*

