

Personal Loans

Overdraft Line of Credit

Save yourself from the embarrassment, inconvenience and cost of overdrafts. Sound's Overdraft Line of Credit is an unsecured, open-end line of credit. Credit limits up to \$2,500 are available.

Personal Line of Credit

Our Personal Line of Credit is a great way to have available cash when you need it. You'll have the flexibility of maintaining an open line of credit that can be used repeatedly as your balance is paid down. Credit limits up to \$2,500 are available.

Credit Builder Loan

The Credit Builder Loan can help you accomplish two goals - reporting a positive payment history to the credit bureaus and building your savings.

- Borrow up to \$2,500
- Terms up to 12 months
- Funds are secured in a special Sound Federal Credit Union share savings account
- On-time payments are reported to the credit bureaus, which can help you build or re-build your credit

As you pay the loan, you will have access to the funds in your special share savings account. If you do not make a monthly payment, the loan will close. The funds on hold in your special share savings account will be released in order to pay off the balance of the loan. Anything over that is returned to you.



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ACCOUNTS

Checking • Savings • Retirement

LOANS

Auto • Home • Personal • Business

CREDIT CARDS

Cashback Rewards • Platinum • Credit Builder



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Your Sound Financial Partner



A Sound Choice for Borrowing



Auto Loans

Cars and Trucks

Let Sound make financing your car or truck quick and easy. We'll finance up to 120% of your new or used car or truck with a great rate and a term of up to 72 months. We'll even include tax and licensing fees, warranties, GAP protection and Debt protection in your financing package.

Already have a loan...we can take care of that too! Just make a Sound decision to refinance your existing loan and get the same exceptional rates and terms we offer when purchasing your car or truck. So, what are you waiting for? Give us a call or apply online and start saving money today.

Mortgages

Make a Sound Choice When Buying Your Home

Buying a home, especially if it's your first time, can be a bit overwhelming. How much house can I afford, do I have enough for a down payment, what's my interest rate, and so many more questions can keep you up at night. Having a Sound financial partner with you to guide you through the entire process can mean all the difference and help you rest easy. We know the mortgage lending business and can help make sure you get the right home loan at the right price. Call 1 833-SOUNDFCU or stop by our office today you get that home you've always dreamed of.



Refinancing Your Current Mortgage

Paying too much for your current home loan? Want to keep more of your hard-earned money in your pocket? Make a Sound decision to refinance with us and start saving today. We have all the tools and the know-how to find you a great loan at a great rate! Call 1 833-SOUNDFCU or stop by our office today and let your Sound mortgage partner help you start saving money today!

Sound Loan Options When Buying and Refinancing

Mortgages aren't one size fits all. You are unique, your home is unique, your needs are unique. That's why we offer a variety of loans, so you can choose the one that makes sense for you.

Your Sound mortgage options include:

- Fixed Rate
- Adjustable Rate
- Jumbo
- FHA (Federal Housing Administration) Loans
- VA (Veterans Administration) Loans



Home Equity Loans and Lines of Credit

Fixed Rate Home Equity Loans

A Sound home equity loan is best for those who are interested in a fixed rate loan for home improvements, debt consolidation or other personal expenses – Sound options.

- Competitive rates:
- Terms up to 15 years
- Amounts up to \$300,000
- No fees or closing costs
- Possible tax deductions
(Consult Your Tax Adviser)

Home Equity Line of Credit (HELOC)

A Sound HELOC is a revolving line of credit that allows you to borrow against your home's equity. Only use what you need when you need it. Enjoy the flexibility of choosing how much and when you will borrow – Make a Sound choice.

- Borrow up to \$300,000 and/or 85% of your appraised home value
- No fees or closing costs
- Possible tax deductions
(Consult Your Tax Adviser)

Personal Loans

Unsecured Loans and Lines of Credit

We offer Sound Options with Sound Personal Borrowing Strategies

Signature/Unsecured Loans

Take out an unsecured loan for any reason - vacation, furniture, major purchases or debt consolidation.

Computer Loans

Borrow up to 100% of the purchase price of a new computer, including tax, shipping and handling. The maximum loan is \$3,500 with terms up to 24 months.

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