

# Consumer Loans



## Why Should You Borrow at TLC?

- Count on saving money with lower loan rates and no fees. We practice Rate Equality, so every qualified member gets the same low rate, regardless of their credit score.
- Depend on us for affordable payments that fit your budget.
- Turn to us for low cost auto loans, RV and boat loans, Visa cards, personal loans, and much more.
- Relax with easy, automatic payments through payroll deduction and automatic transfers.
- Know that there are no prepayment penalties or other costly surprises.

 **TLC**  
A DIVISION OF **FibreFederal**  
CREDIT UNION

## Auto Loans

What's the most important option to get with your new or used car? TLC financing! Ask for it right at the dealership. You'll enjoy excellent rates, terms to 84 months, and up to 100% financing.

Don't be fooled by the dealer's special financing—even if it's 0%. You'll come out ahead by taking the cash rebate and TLC financing.

If you have an auto loan from another lender, consider refinancing with us to lower your payment and total interest. Give us a call to see how much you can save.

We invite you to check our rates, use our payment calculators, and explore the auto buying resources we've made available through our web site.

## Boats & RVs

We would like to help you make the most of your outdoor recreation. With our competitive rates and flexible terms, you'll soon be enjoying your new or used motorboat, sailboat, other watercraft, RV, camper, motor home, or trailer.

## Visa Credit Cards

Our card has no annual fee, no cash advance fee, and a great low fixed rate. In short, it's a solid financial value that doesn't pile on the fees the way other cards usually do.

If you're already carrying a balance on other higher rate, higher fee cards, ask us to pay them off with your new Visa—it's money in your pocket!

If you're just getting started in life and want to establish credit, our Visa is a great way to do it!

Learn more, check rates, and request a loan at [www.tlcfcu.org](http://www.tlcfcu.org)

## Personal Loans & Line of Credit

Your good credit can secure a fixed rate loan or variable rate line of credit. Either one is a good source of cash for nearly any purpose...furniture...computer...motorcycles...snowmobiles...it's up to you. A line of credit can also be used for overdraft protection with a TLC checking account.

## Other Loans

Loans for manufactured homes and loans secured by your savings are among other kinds of consumer loans available at TLC.

You can also look to us for low cost mortgages, a home equity loan or line of credit, and business financing. See separate brochures, visit our web site, or contact the credit union.

Whatever you need to finance, be sure to check with us before you accept any other offer!

## We Do Loans Right!

- There's never a pre-payment penalty if you pay your loan off early.
- We offer low cost life and disability insurance.
- For added convenience, you can opt for payroll deduction to automatically make your loan payments each month.

## Apply Today!

For current rates, more information, or to apply, call or visit any TLC branch or visit us at [www.tlcfcu.org](http://www.tlcfcu.org).



**503.842.7523**  
**www.tlcfcu.org**

**Astoria**

85 W. Marine Dr

**Warrenton**

1771 SE Ensign Ln

**Seaside**

2315 N. Roosevelt Dr

**Tillamook**

1510 3rd St

**Lincoln City**

2004 NW 36th St

**Newport**

1625 N. Coast Hwy



**360-423-8750**  
**www.fibreacu.com**

**Longview**

Main Office 822 Commerce Ave

Ocean Beach 2121 32nd Ave

Triangle Mall 800 Triangle Center

**Kelso**

1003 13th Ave S

102 NW 5th

**Castle Rock** 202 Front Ave SW

**Woodland** 1147 N Goerig St

**Kalama** 384 N First St

**Rainier, OR** 102 W 5th St

