



## Finance Your Future Goals with a Personal Loan

As the year comes to an end, it's a great time to look ahead and plan for significant personal projects, investments, and opportunities. Maybe you're finally going to take that family vacation, build a room addition or make that minor home improvement, or pay off those student loans. Whatever lies in your future, consider a [personal loan](#) as a convenient, low-interest route to finance your goals.

### Why Should I Get a Personal Loan?

A personal loan can remove the financial barriers stopping you from achieving your plans. Whether you find yourself suddenly faced with a financial emergency or ready to take the next step on a long-awaited dream, a personal loan is an accessible way to take care of your expenses.

The friendly team at Lampco takes the intimidation out of loans by walking you through the process with understanding service, care, and competitive rates for local members. With lower interest rates than a credit card, taking out a personal loan can ease an overwhelming financial burden. Make the most of your current finances with low and fixed rate loans for any of life's circumstances.

### What Can I Use a Personal Loan For?

A variety of needs, wants, and situations can be taken care of with a personal loan:

- Use a personal loan for Holiday shopping and gifting, rather than a credit card, for a more affordable interest rate and more flexible payment options
- Consolidate high interest debt under a personal loan to get a lower interest rate and an easy-to-budget monthly payment.
- Pay off student loans or manage educational expenses
- Finance a minor home renovation
- Purchase a new car or pay for emergency vehicle repairs
- Pay off emergency medical expenses
- Take a well-deserved vacation
- Fund personal projects, startups, or new business ventures
- Improve your credit score by consolidating debts

You have endless possibilities and ways to use a personal loan. Get access to emergency funds to gain peace of mind or funding that fits your needs.

### **How Does a Personal Loan Work?**

A personal loan can fall into two categories: signature loans and secured loans. In both cases, your interest rate is determined by your credit score and history, the length of the loan, and the amount borrowed. With a signature loan, no collateral is required, so you can quickly receive the full amount of the loan upon approval. For a lower interest rate and an easier approval process, a secured loan may be a good fit too. A secured loan is backed by collateral or borrowed against savings at a lower interest rate while still allowing your savings to earn dividends. Lampco offers personalized service, quick decisions, and competitive interest rates to help you find the right personal loan for your needs.

### **Holiday Loan Special**

With Lampco's Holiday Loan Special, you can take advantage of lower interest rates to finance your holiday shopping purchases or other plans without the need for a credit card. Apply today and you could qualify for up to \$5,000 with a rate as low as 7% APR.

[Contact](#) your friendly, local Lampco expert to start the process of financing your future goals with a personal loan that's right for you.