



Financial Services Tailored To You

Every new season of life brings with it new responsibilities...and new expenses. From a young couple buying their first home to retirees organizing their investment portfolio, each situation is unique. That's why credit unions make sure their financial services are tailored specifically to you.

A common misconception exists that credit unions don't offer the same variety of financial products as commercial banks. This is far from true, as most credit unions have a wide range of offerings and are willing to take the time to get to know their members to recommend the right resource. A local credit union cares about its members and about financial wellness in its community, so they develop relationships and hear your story to offer you the services that make sense for you. As circumstances change over time and across generations, credit unions stick right by their members to provide customized accounts, loans, and services to get you through the next stage of life.

Accounts

Opening the right bank account is the first step to start managing your money well. Whether you're a teenager ready to open your first account or an adult wanting to save for a new car, the representatives at your credit union can help you find the right account for your needs and goals. A variety of account options exist for both checking and savings, including some with [cash back rewards](#) options to help you earn a little extra or set aside funds for big or small purchases. With [savings accounts](#), there are several options to fit your saving goals, including IRAs for retirement or a Christmas club account to save for holiday gifting.

Loans

Tailoring loans to their members means that credit unions offer a wide range of terms and loan types customized to your unique situation. Helpful loan advisors come equipped with knowledge of the local market to evaluate your situation and eligibility for a variety of loans. Whether you have low credit, need a loan for your small business, or need funds for home improvements, there are [many loan options](#) that a loan advisor can recommend just for you, including secured and signature loans. Types of loans available could include:

- Auto loans

- RV loans
- Personal loans and lines of credit
- [Home mortgage loans](#)
- Home equity lines of credit
- And more!

Services

To go the extra mile, credit unions also offer a variety of supplementary services to help make managing your money easier. Most credit unions provide their members with online and [mobile banking](#) options, including [online bill payments](#), [online loan payments](#), and [estatements](#). In a busy world, having the option to handle your finances from home or from your mobile device means you can save precious time. [Additional services](#) could also include notary service, money orders, wire transfer service, surcharge-free ATMs, and investment services to help you accomplish all your financial goals.

To build generational banking, a credit union strives to be flexible in supporting their members, specifically by tailoring their many accounts, loans, and services to fit their members' needs. In whatever life situation you may find yourself in, talking to a friendly advisor at [your local community credit union](#) can bring you one step closer to getting the financial services you've wanted or maybe never even knew you needed.