



# Church Loans

We've been lending to our conference churches for years and we understand how involved the loan process for churches can be. We are here to assist your church every step of the way and we offer loans for:

- **Church Vans and Buses**
- **Special Projects**
- **Refinancing Current Debt**
- **Renovations and Repairs For Parsonages and Churches**



## Church Vehicle Loans

Loans for church cars, vans or small trucks with terms ranging from 36-84 months. Vehicles that are model years 2016 and newer qualify for rates starting as low as

**3.45% APR**

## Line of Credit

**Variable rate unsecured loan** for amounts up to \$50,000. This line of credit can be established and ready for use when your church has special projects or emergencies. The rate is prime plus 1% with a floor of

**5.00% APR**

## Project Loan

**Fixed rate unsecured loan** for amounts up to \$50,000 with terms ranging from 12-120 months. Use to fund roof repairs, kitchen upgrades, heating/ac systems, parking lot improvements or parsonage repairs with rates starting as low as

**4.75% APR**

## Shares/CD Pledge

Pledge the church's share(savings) or share certificate of deposit as collateral for the loan. The savings or share certificate pledged continues to earn interest. Rates for these loans are the share rate plus 4% with a floor of

**4.00% APR**

## Jubilee Assistance Fund

The Jubilee Assistance Fund (JAF) is a collaborative loan program where a conference church establishes an account with TUMCU to provide collateralized, small, short term loans with very low interest rates for individuals who would not qualify for loans otherwise. The loan rate is the share rate plus

**6.00% APR**

## Church Business VISA

Simplify your church's finances and easily manage purchases, track expenditures and minimize paperwork with our Business VISA®. The account can be set up for multiple users and it comes with a low rate of

**7.99% APR**

Contact **Mike Haydon**, [mhaydon@tumcu.org](mailto:mhaydon@tumcu.org) or call 866-657-0004 for details on all our church loan products. **Loans over \$200,000 are available on a limited basis.**

All loans and credit cards are subject to credit approval and rates and terms are subject to change. Credit restrictions apply. Not applicable to the refinance of current TUMCU loans.

