



REFINANCE TODAY!

**Fast & Easy Home Loans.
No Upfront Fees. No Hassles.**

Rates are the Lowest Ever!

- Get cash for debt consolidation or home improvements
- Lower your rate and payment
- Pay off your loan more quickly
- Convert your adjustable-rate loan to a fixed rate
- Remove Private Mortgage Insurance (PMI)

**If your current rate is
4% or higher,
you need to call us now!
323.859.2250, Option [1]**

Same Low Rates with Cash Out!

NMLS# 403205 



Go Solar with a HELOC!

Financing your solar project with a Home Equity Line of Credit is a fast, flexible and affordable solution, especially compared to a HERO Program loan. Save money on your financing AND your energy bill, with possible tax benefits.

Save Money. Save Energy.

Solar is Just the Beginning!

Use your HELOC to finance your drought-tolerant landscaping.

Take advantage of Metropolitan Water District's Turf-Replacement Program and earn a rebate for transforming your yard. Visit bewaterwise.com today, to calculate your rebate, or visit your water company's website.

TERMS	Certified Federal HELOC	HERO Loan Program
APR*	Low, Fixed Interest Rate	Much Higher Rate with Large Administration Fee
Pre-Payment Penalty	NO Never a Pre-Payment Penalty	YES
Use of Funds Limitations	Very Flexible; Use as Needed	Limited to Specific Contractors
Property Tax Bill Increase	NO	Can Significantly Increase Mortgage/Escrow Payment
Lien Position On Loan	Your Primary 1st Mortgage Stays in Primary Lien Position	Assumes First Position; Makes Future Refinancing of 1st Mortgage Complicated

* APR = Annual Percentage Rate.

Car Shopping, *from your Couch,* and we Deliver!



DOUBLE
2X
POINTS

Earn MORE Rewards!
Now through August 31, 2020

Get pre-approved with us, and let our Auto-Buying Service, Auto Expert, find the car you want. They will negotiate the best price and will even deliver the car to your home or work. Easy Peasy – No hassles!

Questions? Call our Loan Department at 323.859.2250, Option [1].



**OUR RATES ARE
16X LOWER THAN
OTHER CASH LENDERS**

PayDay Loans

Fast Cash and NO Credit Check

Whether it's a toothache or a flat tire that can't wait, get the cash you need when you can't wait 'til payday.

Compare and SAVE	Certified Federal	Speedy Cash	Check N Go	Check Into Cash	Advance America
Max Amount	up to \$2,000	up to \$255.00	\$255.00	\$255.00	\$255.00
Time to Payback	2-12 Months ¹	Next Pay Period	Next Pay Period	Next Pay Period	Next Pay Period
APR*	27.9%	214%-460%	460%	460%	460%



*APR=Annual Percentage Rate. Comparison based on January 2020 survey.

- Borrow up to \$2,000 with terms up to 12 months¹
- No collateral needed and no prepayment penalty
- Must be a Credit Union member for at least 30 days
- Provide two most recent pay stubs and small application fee

Scan QR Code
to watch a video
and learn more



¹\$96.45 per \$1,000 financed per month for 12 months at 27.9% APR