

THREE OFFERS TO
LIGHT UP
YOUR HOLIDAYS!



We have a loan
to suit your needs.



Light up your holidays

with one of three electric offers from American Spirit Federal Credit Union. No matter what type of loan you're looking for, we're sure to have a great deal that suits you!

Rates as low as

5.50% 0/APR*

Home Equity Loans

American Spirit Federal Credit Union has a wide variety of home equity loans to fit your needs. A home equity loan is a loan secured against the equity in your home. Home equity loans have become a wise way to finance large purchases (including cars, home improvement, college tuition, and vacation homes). Home equity loans have retained their tax deductible status for most homeowners.

Rates as low as

5.25% 0/APR*

Auto Loans

Our low rates will get you on the road to your next new vehicle.

- Borrow 100% of value
- Convenient payment options

Not buying a new car anytime soon? Think about refinancing your current loan with another financier for a lower rate and payment with ASFCU.

Rates as low as

8.90% 0/APR*

Personal Loans

Borrowing is convenient and quick with American Spirit FCU's lending systems. Stop in and get an application, or save time by applying online. Borrow up to 3500 with 12 months to repay loan.

*Preferred borrower rates. Rates are subject to change. Quoted rates are for qualified buyers.

HOURS

Monday, Tuesday, Thursday

Lobby: 9:00 am - 4:30 pm

Drive-thru: 9:00 am - 4:30 pm

Wednesday

Lobby: 10:00 am - 4:30 pm

Drive-thru: 9:00 am - 4:30 pm

Friday

Lobby: 9:00 am - 4:30 pm

Drive-thru: 9:00 am - 6:00 pm

Saturday

Lobby: 9:00 am - 12:00 pm

Drive-thru: 9:00 am - 12:00 pm

Call or visit us on the web to apply today!



1110 Elkton Rd
Newark, DE 19711

PRSRT STD
U.S. POSTAGE
PAID
ORLANDO FL
PERMIT NO. 1556

Membership to the Credit Union is open to anyone who lives or works in Newark, Delaware. **Become a member today!**

American Spirit FCU

1110 Elkton Rd

Newark, DE 19711

Phone: (302) 738-4515

Fax: (302) 738-4562

www.americanspirit.org

