

Getting The Most From an FMFCU Personal Line of Credit



1 Pay Off High Interest Credit Card Balances

If you have a credit card balance, save money by moving it to your lower interest rate line of credit.

2 Prevent Overdraft Protection Fees

Link your line of credit to an FMFCU checking account and avoid overdraft fees.

3 Cover Unexpected Emergencies

Enjoy peace of mind knowing your line of credit can cover unexpected home and auto repairs, medical bills, or other expenses.

4 Easily Transfer Funds Via Online/Mobile Banking

Simply log into Online/Mobile Banking, select "Menu," then "Transactions," and lastly "Funds Transfer" to move the desired amount to an FMFCU Checking or Savings Account. Spend the funds by writing a check, using a debit card or withdraw cash from an ATM.

5 Use It How You Want

A line of credit is not a lump sum to be paid over a fixed term, but rather an amount to access anytime. There is no restriction on purchases. Funds can also be withdrawn as cash or transferred to another account.

6 Enjoy No Annual Fee or Cash Advance Fees

There is no annual fee, balance transfer fee, or cash advance fee.

Questions and Where To Apply

- Stop by an FMFCU Branch.
- Visit [fmfcu.org](https://www.fmfcu.org) and select "Apply for a Loan."
- Call the FMFCU Member Service Center at 610-325-5100.