Deposit Secured

Build or rebuild your credit as you build up your AOCU Savings!

Benefits of our programs:

- Establish credit- as you pay back your loan on time, we report this information to the credit bureaus.
- Earn Dividends- funds in your AOCU Savings earn dividends at the published dividend rate.

Credit Builder Loan

Our Credit Builder loan product is designed to assist members with building or rebuilding their credit history. Loan proceeds will be deposited into an AOCU savings or CD account which earns monthly dividends while securing the loan.

Benefits of the Credit Builder Loan are:

- Fixed rate loan at 3.0% over the deposit account APY.
- Loan amount from $500.00 to $3000.00.
- Borrow up to 100% of deposit account balance.
- Maximum term of 24 months.

Deposit Secured Loan

With our Deposit Secured Loan you will borrow against your own AOCU savings or CD account at a super low rate.

Benefits of the Deposit Secured Loan:

- Fixed rate loan at 3.0% over the deposit account APY.
- Loan maturity cannot exceed deposit account maturity.
- Borrow up to 100% of deposit account balance.
- Flexible terms up to 144 months.