

Looking for Reliable, Basic Transportation to & from Work? St. Louis Community Credit Union Can Help.*

As part of our overall giveback to the community, St. Louis Community Credit Union (SLCCU) offers financing for the purchase of basic automobiles to provide reliable transportation through our Sure Rides® Auto Loan program.

Clients of our workforce partner programs who qualify will enjoy:

- Financing consideration for those with credit challenges or no credit at all
- No down payment or application fees
- Affordable payments
- Reasonable interest rates
- Possibility of rolling in sales tax
- Free auto-buying and maintenance seminars
- Plus, access to additional credit-building products, checking account options and financial education classes that help put clients on the path to economic stability

Clients who qualify for financing usually meet the following guidelines:

- Employed full-time for at least 45 days with an employer who is working through our partners
- Have at least \$1,500 gross monthly income from primary job
- Have a working phone number
- Provide proof of income (two most-recent paystubs)
- Show the ability to repay by providing a list of debts, including monthly housing payments
- Purchase an auto between \$6,000 - \$12,000 that is near the retail value
- Provide proof of residence (recent utility bill in client's name or two months of credit union/bank statements)
- No repossession within the last 12 months
- Provide verification of full-coverage auto insurance before loan closing and agree to carry the coverage without lapse for the term of the loan
- Live or work in St. Louis City or County and join SLCCU
- Have a valid driver's license
- Agree to make all loan payments on time, pay sales and personal property taxes and maintain the car in drivable condition



For more information and to apply, call 314-256-3999 today.

*No guarantee implied. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval. Please see Credit Union for details.