

Credit line loan

- ✓ Relax knowing you have credit available instantly
- ✓ Low monthly payments
- ✓ No prepayment penalty

You can get extra funds quickly and easily with a credit line loan – a revolving line of credit available whenever you need extra cash.

Apply for a credit line loan and relax, knowing you have a line of credit available. Then, you can withdraw as much as you need, up to your approved credit limit, whenever you need it. It can even be used as overdraft protection on your Alaska USA checking account.

Access your credit line conveniently

It's quick and easy to use your credit line, even while traveling.

Make a transfer through UltraBranch®, call the Member Service Center to transfer funds from your credit line into another account, request a check by mail, or access your credit line at a branch or nationwide at an ATM or CU Service Center®.

Feel secure knowing your credit line is there for you

Whether you access your credit line every month or just once a year, it will be there for you – up to your credit limit – until it's closed.

The details

Fees and interest – There are no fees for establishing or taking an advance on a credit line, and interest won't accrue until there is a balance. The annual percentage rate can be much more affordable than many credit cards. Check current rates online at www.alaskausa.org.

Withdrawal – There is no minimum withdrawal; maximum withdrawal is up to your approved credit limit.

Minimum payments – If you have a balance on your credit line, you'll pay back a minimum amount every month. Minimum monthly payments are only 3% of the outstanding balance or \$10, whichever amount is greater.

Payoff – You can elect to pay the entire balance at once without any prepayment penalty.

Keep track of your account with ease

You'll receive a statement each month showing any outstanding balance, the minimum payment due, and the amount available for additional advances. You can also keep track of your credit line loan anytime through UltraBranch.

Check current rates

Check rates online at alaskausa.org or call the Member Service Center at (800) 525-9094.

Easy ways to apply

Online
alaskausa.org

By phone
Call the Member Service Center anytime at (800) 525-9094.

At any branch
Find a list of branches online.

You'll get an answer in minutes, no matter how you apply!

alaskausa.org

NCUA Federally insured by NCUA

AlaskaUSA®