

Personal loans

✔ Get cash you need at affordable rates ✔ No application or origination fees ✔ Easy 24/7 application online or by phone

Need a set amount of cash with flexible repayment terms and affordable rates?
Get an Alaska USA signature loan, pledge of shares, or pledge of certificate loan.

Get cash fast and choose from three personal loan options

Signature loan – A personal loan with your signature as the guarantee. A signature loan gives you access to cash without having to tie up other assets. And, unlike other forms of personal credit (like a credit card), you have a fixed rate and term so you can budget the same payment amount every month. Typical loan amounts are up to one half to two and one half times your monthly income, depending on credit qualifications.

Pledge of shares loan – A loan secured with a set amount you have on deposit in a savings account at Alaska USA. If you have the money you need in an Alaska USA share account but don't want to spend it all today, you should consider a pledge of shares loan. Since you continue to earn dividends on your funds, you end up with an extremely affordable loan. You can still access any of your funds that have not been pledged, and as you pay down your loan, more funds become available. Pledge of shares loans are also a great way to establish or re-establish credit!

Pledge of certificate loan – A loan secured with the funds you have deposited in a certificate account at Alaska USA. Like a pledge of shares loan, the pledge of certificate loan is secured by money you already have on deposit at Alaska USA. Borrowing against your certificate account gives you the flexibility of accessing cash while still earning dividends on your funds – plus, you avoid any withdrawal penalty that may apply prior to certificate maturity.

Miscellaneous loans

Got a new or used item you'd like to finance or refinance? Alaska USA offers all kinds of loans for miscellaneous items. Applying is easy and you'll get a response quickly!

Alaska USA finances personal property with serial numbers such as backhoes, box vans, bulldozers, enclosed trailers, horse trailers, loaders, medium and heavy duty trucks, organs, pianos, tractors, and snow plows.

Other items, including personal computers, autos, motorcycles, boats, and aircraft can be financed under specific loan programs offered by Alaska USA.

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[®]