



How To Keep Your Loan From Becoming a Source of Financial Stress

SECU helps you realize your dreams with loans that provide the funds to pay for them.

Loans carry responsibilities; notably, your commitment to timely payments. Let's look at ways you can keep your commitment from becoming a source of hardship, as well as convenient payment options to keep you on track.

THE IMPORTANCE OF MAKING PAYMENTS ON TIME

One way to avoid financial stress is to make your loan payments on time. When you do, you can:

- **Avoid late fees and penalties:** Even the smallest amounts can add up and contribute to debt.
- **Protect your credit score:** Past due payments can significantly lower your score, making it more difficult to obtain credit in the future. Making payments on time and in full can help maximize your score, improving your chances for better interest rates, terms, and conditions.
- **Demonstrate responsibility of your financial obligations:** A key consideration if or when you apply for additional loan services.

CONVENIENT WAYS TO MAKE YOUR SECU LOAN PAYMENTS

At SECU, we offer convenient ways to pay, whether you need scheduled payment options or the flexibility of paying online or in person.

- **Payroll Deduction:** A personal loan payment option for eligible members who are employed by the State of North Carolina, including state agencies and school systems.
- **Funds Transfer:** Easy self-service loan payment option for moving money between your SECU accounts.
- Make loan payments at an **SECU branch**, an **SECU ATM** location or through **Member Access**.

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At SECU, we're dedicated to ensuring you have the tools and resources you need to meet your goals. Visit your local branch Monday through Friday, 8:30 a.m. to 5:30 p.m., or call our Member Services Support at (888) 732-8562.

