# of Interest... Gateway Line of Credit

[qualstarcu.com/personal-convenience-loans]

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gate•way (n):

Something that serves as an entrance or a means of access.



At Qualstar, our goal is to make sure our members have the products and services that meet their needs, even when a traditional loan won't work for the individual's financial situation. Our Gateway Line of Credit is designed to help get you back on track, while still giving you access to credit.

It's About Access.

A Gateway Line of Credit gives you access to the funds you need, when you need them. Transfer funds from your Gateway Line of Credit to your checking account to pay for unexpected expenses, such as car repairs, vet bills, or to help cover your monthly expenses when money is tight.

A Gateway Line of Credit can even help you get by until payday without the need for a payday loan. And, with its reasonable monthly payments, lower interest rate, and lower fees than most payday loans, you'll keep more money in your pocket and avoid the payday loan trap.[1]

Build or Rebuild Your Credit.

Whether you're in your first job and want to build credit the right way, or trying to rebuild your credit after a period of unemployment, Gateway Line of Credit is designed to help you get your life and your finances on track, while still giving you access to credit. And once you have a Gateway Line of Credit, making consistent, on-time payments can help boost your score, or get you started on the right foot if you didn't have any credit to begin with.

Features and Benefits of a Gateway Line of Credit:[1]

- No minimum credit score required
- $500 line of credit
- $50 minimum monthly payment
- No advance fee when accessed via ATM or Online Services

[1] Gateway Line of Credit Details: $5 monthly service fee if balance is greater than $5.00 (up to $60 annually); no advance fee when accessed through ATM or Online Services; $5 advance fee when done through the Call Center or branches; $50 minimum monthly payment. Variable rate is Prime +23.99%, adjusted quarterly. Minimum annual percentage rate (APR) 27.99%; maximum APR 39.99%. APR as of 1/1/2025, is 27.99% and subject to change without notice.

To Open Your Gateway Line of Credit...

- » Log in to **Mobile** or **Home Banking** to apply online
- » Call us at **1-800-848-0018**
- » Visit one of our **branch locations**

QUALSTAR® CREDIT UNION

1-800-848-0018

www.qualstarcu.com

1/2025