## I NEED CASH NOW. WHAT CAN I DO?

Auto title and online lenders charge fees and sky-high interest. This creates a cycle of debt than can be very hard to escape.

Before you borrow, consider these smart alternatives.

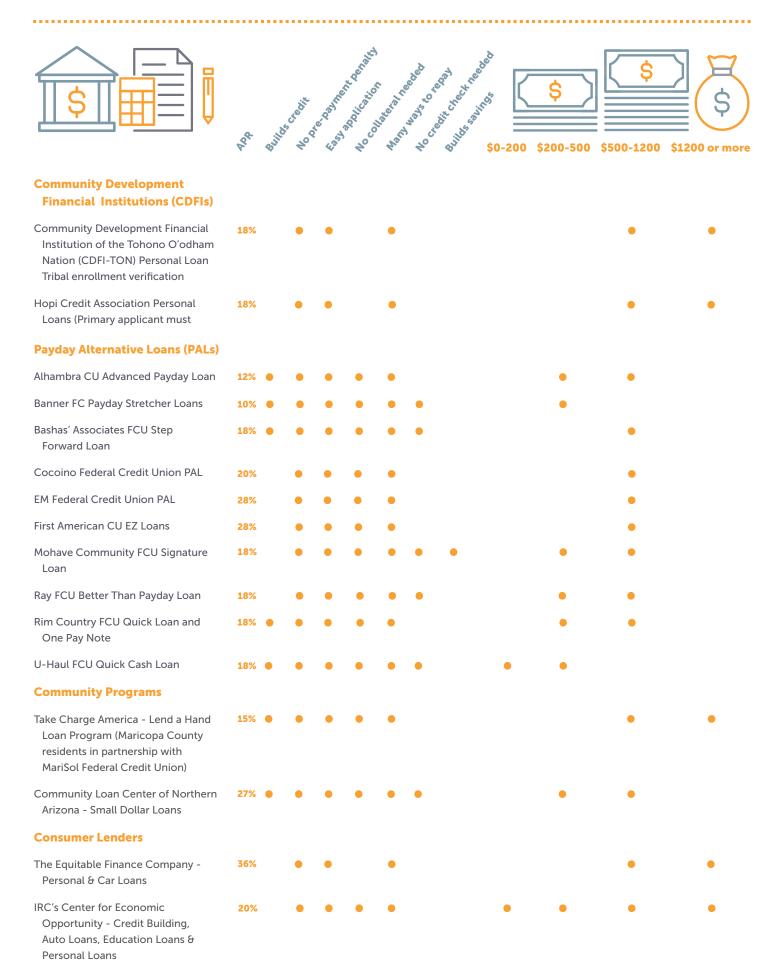
## For individuals and families:

Establishing a relationship with a community bank or credit union has many benefits. Even if you've struggled in the past, these institutions will work with you to build credit and achieve your financial goals.

The following are great local alternatives to predatory loans - each offers an APR less than 36%!

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Credit Unions											
AEA FCU Personal Loan (CDFI)	18%	•	•	•	•	•				•	
AERO FCU Personal Loan & Credit Builder Loan	18%	•	•	•	•	•	•			•	
Alhambra CU Advanced Signature Loans	18%	•	•	•	•	•	•		•	•	
America First Credit Union Personal Loans	18%		•	•	•	•				•	
American SW CU Signature Loan	18%	•	•	•	•	•				•	
AZ Central CU You Name It Personal Loan & Line of Credit	18%	•	•	•	•	•		•	•	•	
AZ FCU Personal Loan	18%	•	•	•	•	•				•	
Cochise CU Signature Loan	18%	•	•	•	•	•				•	
Coconino FCU Personal Loan	18%	•	•	•	•	•			•	•	
Copper State CU Personal Loan	18%	•	•	•	•	•	•			•	
Corporate America Family CU Quick Cash Line of Credit	18%	•	•	•	•	•				•	
Credit Union West Personal & Credit Builder Loans	18%	•	•	•	•	•	•			•	
Desert Schools FCU Signature Loan	18%	•	•	•	•	•				•	
First American CU Personal/Lifestyle Loans (CDFI)	18%	•	•	•	•	•				•	
First CU Personal Loans	18%	•	•	•	•	•	•			•	

The state of the s No. of the state o bild to ind \$0-200 \$200-500 \$500-1200 \$1200 or more **Hughes Federal Credit Union** 18% Signature Loan LA Financial CU Personal Loans 18% Landings CU Microloan 18% MariSol FCU Quick Loans 18% Mohave Community FCU 18% Signature Loan Mountain America CU 18% Personal Loans OneAZ CU Signature Loan 18% Pima FCU Fixed-Rate Personal 18% Loans Pinal County FCU Short Term Loan Prescott FCU Signature Loan 18% Pyramid Federal Credit Union 18% Personal Loan (CDFI) Ray FCU Personal Loans 18% Rim Country FCU Quick Loan and 18% One Pay Note San Tan CU Cash Loan Southeastern AZ FCU Short-Term 18% Loan SunWest FCU Personal Loan TruWest CU Line of Credit 18% Tucson Old Pueblo CU 18% Signature Loan UNIFY Financial CU Personal Loan, Credit Builder Loan & Quick Cash Loans Vantage West Signature 18% Loan (CDFI) Winslow Santa Fe Credit Union Signature Loan





## Visit wildfireaz.org to join our mailing list.

We'll let you know when issues related to predatory lending arise on the local or national level.

Go to apps.azleg.gov to sign up for Arizona's Request to Speak (RTS) System

to weigh in on measures at the State Capitol.



This guide is not intended to provide financial advice or guidance. Wildfire does not endorse any of the products contained in this guide. The information provided here is accurate to the best of our knowledge.

Did we leave something out? Let us know at info@wildfireaz.org.