

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%!



APR
Builds credit
No pre-payment penalty
Easy application
No collateral needed
Many ways to repay
No credit check needed
Builds savings



\$0-200 \$200-500 \$500-1200 \$1200 or more

Credit Unions

	APR	Builds credit	No pre-payment penalty	Easy application	No collateral needed	Many ways to repay	No credit check needed	Builds savings	\$0-200	\$200-500	\$500-1200	\$1200 or more
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%	●	●	●	●	●	●					●



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Hughes Federal Credit Union Signature Loan	18%	●	●	●	●					●	●	
LA Financial CU Personal Loans	18%	●	●	●	●	●						●
Landings CU Microloan	18%	●	●	●	●	●						●
MariSol FCU Quick Loans	18%	●	●	●	●	●	●	●	●	●	●	●
Mohave Community FCU Signature Loan	18%	●	●	●	●	●						●
Mountain America CU Personal Loans	18%		●	●	●	●				●		●
OneAZ CU Signature Loan	18%	●	●	●	●	●						●
Pima FCU Fixed-Rate Personal Loans	18%	●	●	●	●	●						●
Pinal County FCU Short Term Loan	18%	●	●	●	●	●						●
Prescott FCU Signature Loan	18%	●	●	●	●	●				●		●
Pyramid Federal Credit Union Personal Loan (CDFI)	18%	●	●	●	●	●						●
Ray FCU Personal Loans	18%		●	●	●	●	●			●		●
Rim Country FCU Quick Loan and One Pay Note	18%	●	●	●	●	●						●
San Tan CU Cash Loan	18%	●	●	●	●	●				●		●
Southeastern AZ FCU Short-Term Loan	18%	●		●	●	●	●					●
SunWest FCU Personal Loan	18%	●	●	●	●	●						●
TruWest CU Line of Credit	18%		●	●	●	●	●					●
Tucson Old Pueblo CU Signature Loan	18%		●	●	●	●	●					●
UNIFY Financial CU Personal Loan, Credit Builder Loan & Quick Cash Loans	18%	●	●	●	●	●		●				●
Vantage West Signature Loan (CDFI)	18%	●	●	●	●	●						●
Winslow Santa Fe Credit Union Signature Loan	18%	●	●	●	●	●						●



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**Community Development
Financial Institutions (CDFIs)**

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Community Development Financial Institution of the Tohono O’odham Nation (CDFI-TON) Personal Loan Tribal enrollment verification	18%	●	●		●						●	●
Hopi Credit Association Personal Loans (Primary applicant must)	18%	●	●		●						●	●

Payday Alternative Loans (PALs)

	APR	Builds credit	No pre-payment penalty	Easy application	No collateral needed	Many ways to repay	No credit check needed	Builds savings	\$0-200	\$200-500	\$500-1200	\$1200 or more
Alhambra CU Advanced Payday Loan	12%	●	●	●	●	●				●	●	
Banner FC Payday Stretcher Loans	10%	●	●	●	●	●	●			●		
Bashas’ Associates FCU Step Forward Loan	18%	●	●	●	●	●	●				●	
Cocoino Federal Credit Union PAL	20%	●	●	●	●						●	
EM Federal Credit Union PAL	28%	●	●	●	●						●	
First American CU EZ Loans	28%	●	●	●	●						●	
Mohave Community FCU Signature Loan	18%	●	●	●	●	●	●			●	●	
Ray FCU Better Than Payday Loan	18%	●	●	●	●	●				●	●	
Rim Country FCU Quick Loan and One Pay Note	18%	●	●	●	●	●				●	●	
U-Haul FCU Quick Cash Loan	18%	●	●	●	●	●	●		●	●		

Community Programs

	APR	Builds credit	No pre-payment penalty	Easy application	No collateral needed	Many ways to repay	No credit check needed	Builds savings	\$0-200	\$200-500	\$500-1200	\$1200 or more
Take Charge America - Lend a Hand Loan Program (Maricopa County residents in partnership with MariSol Federal Credit Union)	15%	●	●	●	●	●					●	●
Community Loan Center of Northern Arizona - Small Dollar Loans	27%	●	●	●	●	●	●			●	●	

Consumer Lenders

	APR	Builds credit	No pre-payment penalty	Easy application	No collateral needed	Many ways to repay	No credit check needed	Builds savings	\$0-200	\$200-500	\$500-1200	\$1200 or more
The Equitable Finance Company - Personal & Car Loans	36%	●	●		●						●	●
IRC’s Center for Economic Opportunity - Credit Building, Auto Loans, Education Loans & Personal Loans	20%	●	●	●	●				●	●	●	●



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Lendmark Financial Services - Personal Loans & Auto Loans	36%	●	●	●	●							●
New Credit America - Personal Loans	10%	●	●	●	●				●	●	●	●
OneMain Financial Personal Loan	35.99%	●	●	●	●							●
Oportun, Inc. Personal Loan	36%	●	●	●	●	●			●		●	
Reliable Credit Association, Inc.	29.99%	●	●	●	●						●	
SonAriz Financial - Personal Loans, Title Loans & Mortgage Loans	36%	●	●	●	●	●					●	●

Employer Sponsored

Lender	APR	Builds credit	No pre-payment penalty	Easy application	No collateral needed	Many ways to repay	No credit check needed	Builds savings	\$0-200	\$200-500	\$500-1200	\$1200 or more
Alaska USA FCU Payday Credit Line for Military Members	36%	●	●	●	●	●			●	●		
American Airlines Fast Funds Loan	36%	●	●	●	●	●				●		
Banner FC Payday Stretcher Loans	10%	●	●	●	●	●	●			●		
Bashas' Associates FCU Step Forward Loan	18%	●	●	●	●	●	●				●	
EM FCU Tool Loans	18%	●	●	●	●	●			●	●	●	
Farmers Insurance FCU Personal Loan	7.74%	●	●	●	●	●	●				●	
Kashable Employee Loan Program (Pima County & City of Phoenix employees)	6%	●	●	●	●	●	●				●	
Mayo Employees FCU Personal Loan	11%	●	●	●	●	●					●	
U-Haul FCU Quick Cash Loan	18%	●	●	●	●	●			●	●		

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.