**Family Credit Union**

Manager: Norene Lound

4075 West Polk Rd

Hart, MI 49420

231-873-5998

They offer secured loans and unsecured loans.

Unsecured loans can go to $10,000 at 9.5% with a credit score of >=730

You may use a vehicle, boat, etc (must have equity in it) for equity

Home Equity Loans are 4.5% for 5 years

**West Shore Bank**

Manager: Sherry Waller

4070 West Polk Rd

Hart, MI 49420-8170

231-873-1400

Home Equity based on Prime + your score. If <719 then interested is added to prime. Prime currently at running 4.24 – 3.99

Unsecured loans are OK, if credit score is good enough

**53 Bank**

Manager: Traci Koch

424 S State St,

Hart, MI 49420

231- 873-5607

Home Equity Loans have variable terms and rates

Personal Loans , one time use; fixed terms and rates. Can get funds the same day as application

Home Refinance at 3.99%, $299 for closing costs, appraisal covered by bank

6 weeks to get funds

**Huntington Bank**

Manager: Jamie Umstead

50 S. State St.

Hart, MI 49420

231-873-1937

Home Equity Loans have no up-front costs. Tied to prime, margin stays the same when prime changes

Unsecured loans have more interest

Line of Credit is probably the best, flexible payments and terms.