






Home is where the equity is.

Our Home Equity Line Of Credit (HELOC) gives you quick access to the funds you need, when you need them.



American Airlines
Credit Union 




USE YOUR EQUITY FOR:

-  Home repairs and renovations
-  Debt consolidation
-  Vacation
-  Emergency Fund
-  Business start-up

FIRST-CLASS TIP

You can receive a 0.25% APR discount* with our Loan Loyalty or Welcome Aboard Discount.

THE BENEFITS OF A HELOC

-  Use the money as needed or take out a lump sum all at once
-  Fixed-rate and variable-rate loans available
-  No penalty for early pay-off

Scan* to learn more.



* APR is Annual Percentage Rate. 0.25% Loan Loyalty Discount is available for members having two (2) or more loans with a balance in the last two (2) years. Auto loans need activity within the last four (4) years. A 0.25% APR Welcome Aboard discount is valid 90 days from the opening date of new membership. Maximum discount per loan is 0.25%. Some loan types are excluded.

* Message and data rates may apply. Check with your mobile provider.

American Airlines Federal Credit Union and the Flight Symbol are marks of American Airlines Inc.

Federally Insured by NCUA

 Equal Housing Lender

READY TO APPLY?

Here are the documents needed to apply for a loan.

- Income
- Last 30 days of paystubs
- Last year's W-2
- If self-employed, the last 2 years of tax returns
- If retired, last year's 1099-R for their pension and/or last year's 1099-SM for their Social Security
- Mortgage Statement
- Property Tax Statement
- Homeowners Insurance Declaration Page
- HOA Dues Statement (if applicable)

IF YOU JUST REFINANCED OR PURCHASED YOUR HOME LESS THAN 1 YEAR AGO THEN WE NEED:

- Closing Disclosure
- Note (provided in closing documents)

IF YOU ALSO OWN RENTAL PROPERTY THEN WE NEED:

- Mortgage Statement for each rental
- Property Tax Statement for each rental
- Homeowners Insurance Declaration Page for each rental
- HOA Dues Statement for each rental (if applicable)
- Lease agreement if we are going to use that income (they have to have had the place rented for 2 years) (from Tax Returns)