

Planites Credit Union is committed to finding a financial solution for every member, including those who need to establish or rebuild credit. Whether you need a personal loan, auto loan or the convenience of a VISA Credit Card, we offer competitive rates, flexible terms and quick decisions.

Personal Loans

Personal loans are short-term and designed for a purchase, debt consolidation, car repairs, tuition or any other productive need. Terms are available up to 36 months.

New and Used Vehicle Loans

When you are ready to purchase a new or used vehicle, Planites CU is your one-stop shop. We finance vehicles six years old or newer and offer gap insurance and extended warranties at a much lower cost than the dealers!

- 100% financing of the Red Book's Retail Value
- 24-72 Month Terms
- Payroll Deduction Convenience
- Quick Pre-Approvals

Auto Refinance Program

If you have financed a vehicle (six years or newer) with another financial institution or were pressured into dealer financing, our Auto Refinance program makes it quick and simple to transfer your loan over to Planites Credit Union for a better rate or even just the convenience of payroll deduction.

- 100% financing of the Red Book's Retail Value
- 24-72 Month Terms
- Payroll Deduction Convenience
- Quick Pre-Approvals

VISA Credit Cards

Planites Credit Union offers a VISA Classic Card with a fixed rate and no annual fee. The card also features the same rate for both purchases, balance transfers and cash advances. Other valuable benefits include:

- No Annual Fee
- No Balance Transfer Fee
- No Cash Advance Fee
- No Minimum Finance Charge
- 25-Day Grace Period
- 24-Hour Online Account Information – www.ezcardinfo.com