The temperatures outside are freezing, but our rates are melting!

Open a new money secured loan of $10,000 or more for a 36 month term and your rate could be as low as 3.00%*!



Offer available from December 1, 2026 to January 31, 2027 or until half a million has been loaned out!

Give Amanda or Dannielle a call @ 402.467.1102 to apply today!

SPIRIT OF AMERICA FEDERAL CREDIT UNION

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Looking for a term longer than 36 months? You can receive up to a 1% discount* for secured new money loans of $10,000 or more for terms exceeding 36 months!

*Annual Percentage Rate. Floor rates are in place and your rate cannot be below the floor rate. Floor rate as of December 1, 2026 is 2.50% for well qualified applicants. Floor rate will vary depending on credit score and may be higher. Payment per $1,000 at 3.00% is $29.09. For vehicles over 100,000 miles the interest rate increases by 1.00%. All loans subject to credit approval. Rates, terms and conditions subject to change and vary based on creditworthiness, qualifications and collateral conditions. New money loans only. Minimum loan amount is $10,000. Offer excludes all loans already financed at the Credit Union; share/certificate pledged loans; credit cards; and overdraft protection. Cannot be combined with any other offer (exclusion is "Wooden Nickel" from 2026 Annual Meeting attendees for loan terms exceeding 36 months and the loan must be closed by December 31, 2026). For members financing over 36 months with the minimum $10,000 new money loan, you will receive a .50% discount off of our current rates for up to a 1% discount off of our current rates. The total 1% discount includes the .50% discount and the member relation discounts of .25% for having a current loan with Spirit of America and .25% discount for automatic payment. The first payment due date may be extended up to 90 days from the date of funding for qualified loans. Interest accrues from the date of funding. Offer available from December 1, 2026 to January 31, 2027.

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