The Benefits of a Shared Secured Loan



By using the funds from your existing Savings as collateral, your loan is guaranteed.

1 Instant Approval

Qualifying borrowers enjoy instant approval*.

2 Low Interest Rates

A secured loan is low risk for us, so that translates to automatic low interest rates for you.

3 Flexible Terms

Flexible terms give you the power to design a repayment plan that suits your budget.

4 Easy Application

Applying couldn't be easier since you're already a valued member.

5 Build Your Credit

Strengthen your credit score easily with scheduled repayments.

6 Keep Earning Dividends

Continue to earn dividends on your savings.

Horizon Federal Credit Union

A smarter way to borrow using your savings.