Borrowing smart makes for a higher degree of banking.

MIT Federal Credit Union understands that loan needs come in many shapes and sizes. Whether you are financing a car or home improvement project, looking for a low-rate mortgage, paying for a college education, or planning a dream vacation, we can help.

**Mortgages**
MITFCU offers fixed and adjustable rate mortgages for first time home buyers, those entering the market again, and those looking to refinance their current property. Whether you are in the market for a single family home, townhouse, condo (1-4 units), or vacation house, find the right mortgage option for you.

**Home Equity Loans and Lines of Credit***
The perfect budget tools to help with debt consolidation or large purchases! We offer Home Equity Loans nationwide. Borrow up to 90% of the equity in your home at a low fixed rate up to $175,000.** Or, use the equity in your house as collateral for a revolving line of credit (like a credit card) that can be drawn on for up to five years.

**Student Loans - Higher Education**
Fulfill your dreams and rest assured we’ll be with you every step of the way. Our certified private student loan provides incredible convenience with a line of credit that allows you to apply just once and then make multiple draws over the course of your college career.

**Auto & Recreational Vehicle Loans**
If it’s got wheels, we have a loan program. Low fixed rates and various terms available for new and used automobiles, motorcycles, RVs, utility trailers, and boats.

**Personal Loans**
Use a personal loan for just about anything: debt consolidation, paying for college, buying a computer, or taking a vacation. Borrow between $500 and $20,000 and pay it back at a low fixed rate. Various terms available.

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**Call:** 617-253-2845  
**Click:** mitfcu.org  
**Visit:** Cambridge: 700 Tech. Sq. (NE48); 84 Mass. Ave. (W20-116)  
**Lexington:** 244 Wood St. (LL-A-100)

*All MITFCU Loans and Lines of Credit are secured against the member’s primary residence and will only be 1st or 2nd mortgage on the property. Home Equity applications require income verification, real estate tax bill including assessment, property deed and mortgage and home equity statement if applicable. A reimbursement fee may be charged if the loan is paid off before two years, and an inactivity fee may be applied to lines of credit if inactive for 12 months or more. We do not finance property in a trust or investment property.

**The minimum loan amount is $5,000.**

**Federally insured by NCUA.**