

By volunteering to serve this great nation, you've already earned credit with us.



The First Flight program is designed specifically for first-term active duty military. We understand it can be tough to build credit and get good rates on your first car loan or credit card. That's where KFCU's First Flight program offers a solution by offering affordable auto loans and a low rate credit card. You won't need a co-signer for this program because we designed it just for you. We will pull your credit report for verification. In the case of the First Flight program, little or lack of credit is to your benefit.

First Flight Credit Card

Establishing credit shouldn't require paying an outrageous interest rate. That's why we offer a low rate credit card designed to help first-term active duty military members establish and build credit. The card features a manageable credit limit of up to \$1000 and is available to E-2 and above with a minimum of 6 months served.

First Flight Auto Loan

Keesler Federal Credit Union is known for offering exceptional rates on car loans. Before you go car shopping, come see us about getting your loan pre-approved. Pre-approval makes your car-buying experience easier because you'll know how much you can spend, which gives you negotiating power like a cash buyer.

- Borrow up to \$12,000 for up to 48 months¹ with a low downpayment of only \$500* if you have a 4-year enlistment
- Borrow up to \$15,000 for up to 60 months² with a low downpayment of only \$500* if you have a 6-year enlistment
- Complete a First Sergeants verification form which we will provide for you
- Provide proof of sufficient income e.g., (LES) to support the new debt
- Provide proof of full coverage auto insurance
- Choose a vehicle acceptable for KFCU's underwriting (We want you to have a safe, dependable vehicle).

* We will reduce your interest rate by .50% with a \$1000 downpayment or 1% off your interest rate with a \$1,500 downpayment

Financial Counseling

To help you secure a sound financial future, Keesler Federal offers free financial counseling. From starting a savings plan to establishing credit and improving your credit rating let our Financial Counselor help you with your questions and concerns.

- Create a budget to reduce debt and save more
- Create a spending plan to improve cash flow
- Create a plan for meeting short and long term savings goals
- Help with basic investments (Share Certificates, IRAs, etc)
- Provide car buying tips
- More

¹Example reflecting current rates as of 2/14/12: Monthly payments are approximately \$24.18 per \$1000 borrowed at 7.49% APR for 48 months;
²approximately \$20.64 per \$1000 borrowed at 8.75% APR for 60 months.