

# 5 Reasons to Choose Commerce Connect

- 1. Easy to Apply.** Simply select “Apply Now” on your provider’s website and follow the prompts.
- 2. Instant Credit Decisions.** Credit decisions are quick.
- 3. Fast Funding.** Funds are typically processed in 1-2 business days.
- 4. Great Rates & Terms.** Affordable monthly payments that won’t burden your budget.
- 5. Local Service.** Dedicated FCCU loan officers assist you throughout the process. Plus, we only partner with exceptional and established local businesses.

**Questions? Email us at:**  
[Funding@FirstCommerceCU.org](mailto:Funding@FirstCommerceCU.org)

\* APR = Annual Percentage Rate. While First Commerce reviews and authorizes providers to participate in our Commerce Connect program, we do not endorse any one provider over another. First Commerce does not need to know the nature or specifics of any purchase – just the dollar amount – thus protecting the confidentiality of the applicant. Min. loan \$1,000. Max loan amount \$40,000. ESTIMATED PAYMENTS ARE PROVIDED FOR REFERENCE PURPOSES ONLY AND WILL NOT REFLECT CUSTOMER’S ACTUAL PAYMENT AMOUNT. Insured by NCUA. Equal Housing Opportunity Lender.

## SPECIALS AVAILABLE:

**3 MONTHS  
NO PAYMENTS\***

**6 MONTHS  
NO PAYMENTS\*\***

\*3 MONTHS NO PAYMENTS AVAILABLE ON ALL PURCHASES REGARDLESS OF AMOUNT FINANCED. \*\* 6 MONTHS NO PAYMENTS AVAILABLE FOR ALL PURCHASES OF \$5,000 OR GREATER. ESTIMATED PAYMENTS ARE PROVIDED FOR REFERENCE PURPOSES ONLY AND WILL NOT REFLECT CUSTOMER’S ACTUAL PAYMENT AMOUNT.

### About First Commerce Credit Union

Established over 80 years ago, First Commerce is an award-winning, full-service community credit union with over \$1 billion in assets and more than 200 team members. As a not-for-profit cooperative, First Commerce is owned by the more than 70,000 business and community members it serves throughout North Florida and South Georgia.

First Commerce offers a wide variety of products and services for consumers and businesses, along with investment services through our wholly-owned subsidiary, Six Pillars Financial Advisors; insurance services including auto, home, and life through First Commerce Insurance Agency; and financial education through the FCCU Foundation, a 501(c)(3) nonprofit organization.

Learn more at [FirstCommerceCU.org](http://FirstCommerceCU.org)



**FIRST  
COMMERCE**  
CREDIT UNION

**Commerce  
Connect**



**FIRST  
COMMERCE**  
CREDIT UNION

# Commerce Connect

*Your Personal Financing Solution*

1. Visit your provider's website
2. Click the **"Apply Now"** link
3. Complete the simple step-by-step application

Once approved, we handle everything for you, including the payment to your provider.  
It's just that easy!

AMOUNT FINANCED	LOAN TERMS	ESTIMATED PAYMENT	APR*
\$1,000 - \$2,499	12 MOS	\$86 - \$215	5.99%
\$2,500 - \$4,999	24 MOS	\$111 - \$222	
\$5,000 - \$8,999	36 MOS	\$154 - \$278	6.99%
\$9,000 - \$14,999	60 MOS	\$178 - \$297	
\$15,000 - \$24,999	84 MOS	\$234 - \$390	7.99%
\$25,000 - \$40,000	120 MOS	\$317 - \$507	8.99%

