We have the breadth and depth of products to satisfy all of your financial needs, without the big bank attitude. That means we look for ways to serve you in a caring, dignified way. We’re friendly and welcoming. Authentic and down-to-earth. We’ve built a reputation as people who make a difference in our members’ lives. You’ll love how you’re treated. You’ll love what we can do for you.

Imagine banking that puts you first, gives back to you, looks for ways to reward you, and participates in making our community a better place to live, work, and play. We’re a credit union, and that means we’re more interested in your financial well being than in our profits. Our approach is to do well so we can do good – putting money back in your pocket and making a real impact in your backyard.

We’ve taken nearly a century of experience, relationships, and stability, and created a new path forward to continually improve how we serve you. New ways to make banking easy, anytime, anywhere. New ways to get straightforward and objective advice. New ways to help members thrive. Welcome to an evolved banking experience. It’s the bank of the future – today.
We have built a reputation for helping our members achieve their dreams – and have hundreds of thousands of appreciative fans, each with their own personal story.

At Nusenda Credit Union, our low-cost loans allow you to get the money you need, when you need it. Whether you’re planning a special vacation, purchasing a vehicle, remodeling your kitchen, or looking for the right credit card, you’ll find the loan or line of credit that is precisely right for you.

**Vehicle Loans**
Purchasing the right vehicle is important and so is choosing the right financing. We offer competitive low rates for new and used auto loans with extended terms to make your payments that much more affordable.

**Contactless Credit Cards**
Find the best credit card for your lifestyle.

- **Cash Rewards Visa®** may be your perfect fit if you’re an experienced credit card user. You’ll earn 1% cash back on all of your purchases, no limit, and 5% cash back on purchases in rotating categories.

- **Rewards Visa®** is a great fit if you have established credit. You’ll earn 1 bonus point for each dollar spent on all purchases, no limit, and 3 bonus rewards points for purchases you make in rotating categories.

- **Visa® Platinum** is perfect if you are just beginning to build your credit or working to rebuild your credit.

**Personal Loans**
Your good credit can get you the money you need for any purpose with a signature loan or line of credit. These loans offer competitive rates, no fees, and quick access to your funds upon approval.

**Savings-Secured Loans**
Borrow money for any purpose by using one of your savings accounts as collateral. This loan offers you the credit union’s lowest interest rate for a personal loan. You’ll also enjoy affordable monthly payments.

**Overdraft Protection Line Of Credit**
You can access this unsecured personal line of credit simply by transferring funds into your checking account anytime day or night. This account can also serve as automatic overdraft protection for your checking account.

**Home Equity Loans**
You can use your home equity loan to remodel your home, pay for education costs, or consolidate your debt. There are many flexible options with competitive rates, no closing costs, no annual fees, and fast, local processing.

Equity loans are typically paid off in far less time than a first mortgage. Terms are usually 10 to 20 years, compared to 30-year mortgages. If you need money for one specific purpose, a home equity loan offers a fixed interest rate with the same payments each month.

**Home Equity Line Of Credit (HELOC)**
A Home Equity Line of Credit allows you to borrow money as you need it – up to your approved credit limit – over a set period of time. This loan is ideal for ongoing home improvements and repairs. As you make payments on this loan, you replenish the amount of your credit line. Equity lines of credit usually have a lower interest rate and come with potential tax savings.

**Mortgages**
Whether you’re purchasing or refinancing, a Mortgage Specialist at your credit union has the information and products you need. We offer mortgages to fit your needs and provide secure online applications 24/7.

Apply at nusenda.org, visit one of our convenient branch locations, or call us at 889-7755 (800-347-2838 outside the Albuquerque area).