



Which Account is Right for You?

- 1. Is earning interest a key factor in selecting your checking account? Do you keep a minimum daily balance of \$5,000 in your checking account?
- 2. Is access to 30,000+ ATMs with no fee of value to you?
- 3. Do you currently understand and monitor your credit score? Do you have identity theft protection?
- 4. Do you currently shop online?
- 5. Are features such as cell phone protection, roadside assistance and shopping discounts of interest to you?
- 6. How many times a month do you use your debit card for purchases and payments?



This is who we are

MEMBER FDIC

Personal Checking	Access Investment	Access Rewards ^{8†}	Access Digital
Opening Balance Requirement	\$100	\$100	\$100
Visa Debit Card & Controls	✓	✓	✓
MoneyPass 30,000+ ATMs ¹	✓	✓	✓
Free Mobile Banking ² with Check Deposit ³	✓	✓	✓
Free Online Banking with Bill Pay	✓	✓	✓
Free eStatements ⁴	✓	✓	✓
Rewards and Benefits:	Interest Earned on Balances ⁵ Unlimited ATM Fee Waivers Mortgage Discount: \$250 off closing Free Paper Statements Early Pay (1 day) ⁷ No Fee Money Orders & Cashier's Checks Complimentary Standard Checks	Fuel Savings ⁶ Credit File Monitoring & Reporting Cell Phone Protection Identity Theft Monitoring & Resolution Services Dark Web Monitoring Rideshare Protection Online Shopping Discounts Movie & Theme Park Discounts Roadside Assistance Early Pay (1 day) ⁷ No Fee Money Orders & Cashier's Checks Complimentary Standard Checks (See insurance disclosure)	Early Pay (1 day) ⁷ No Fee Money Orders
Monthly Service Charge	\$20	\$6	\$9
Service Charge Waivable	Daily Balance of \$5,000 OR Avg. Balance of \$10,000 per statement cycle	Non-waivable	\$250 Avg. Bal. OR 20 debit card transactions AND estatements

INSURANCE DISCLOSURE: Insurance products are NOT insured by FDIC or any Federal Government Agency; NOT a deposit of or guaranteed by the bank or any bank affiliate. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance.

¹ MoneyPass® network ATMs are within the U.S. only.
² Message and data rates may apply.
³ Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and restrictions apply.
⁴ Free eStatements or \$5 paper statements for Access Rewards and Access Digital Checking accounts. Paper statements are free for Access Investment account holders.
⁵ Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items. If the account is closed prior to the interest payment date, no interest will be paid. Fees may be charged to the account which could reduce earnings.
⁶ Restrictions apply. See Afbank.ClubChecking.com for details.

⁷ Direct deposit required.
⁸ Benefits are available to personal checking accounts and their primary account owner and joint account owner(s) subject to the terms and conditions set forth for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Some benefits are insurance products. See Insurance Disclosure.
[†] Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions, and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions.

Armed Forces Bank offers:

- Early Pay (1 day)¹
- Access to 30,000 ATMs in the MoneyPass® network²
- Cashier’s Checks, Money Orders and Standard Checks at no additional charge
- Digital Banking³ - Account Alerts, Bill Pay, Card Controls, Mobile Deposits⁴, Person-to-Person Payments & more

\$6 monthly service charge. \$100 opening balance required.

¹ Direct deposit required.
² MoneyPass logo must be on the debit card. MoneyPass is only in the U.S.
³ Mobile carrier fees may apply.
⁴ All deposits are subject to verification and are not available for immediate withdrawal. Deposit limits and restrictions apply.

Access Rewards Checking also includes the following benefits at no additional cost:

Travel and Leisure Discounts

- Local and national discounts on hotels, restaurants, rental cars, auto care, museums, sporting events, salon services and more
- Redeem and print coupons online
- Access discounts from your mobile device (available via mobile or web only)

Shopping Rewards™

- Access to exclusive offers and discounts at thousands of leading online retailers
- Shop online using our customized shopping portal and receive cash back (registration/activation required; available via mobile or web only)
- Cash back can be used towards future purchases or made out as a personal check

Fuel Savings⁶

Register for the Fuel Rewards® program and save 5¢/gal on every fill-up at participating Shell stations with Extended Gold Status

IDProtect®

- Identity Theft Expense Reimbursement Coverage[†]**
Receive up to \$10,000 to help pay expenses, clear your name and restore your identity, should you become the victim of identity fraud. (see Insurance disclosure)
- Comprehensive Identity Theft Resolution Services**
Should you suffer identity theft, your very own dedicated fraud resolution specialist will help you every step of the way until your identity is restored.
- Debit and Credit Card Registration**
Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen. (registration/activation required)
- Credit File Monitoring**
Daily credit file monitoring and automated alerts of key changes to your credit report. (registration/activation required)
- Credit Report and Score⁷**
(registration/activation required)
- Credit Score Simulator**
See what can impact your VantageScore. (registration/activation required)
- Credit Score Tracker^{7,8}**
Receive valuable insight into your credit score.
- Identity Monitoring**
Monitoring of over 1,000 databases. (registration/activation required)
- Dark Web Monitoring**
Monitor your personal information on the dark web and receive alerts when your personal information is exposed. (registration/activation required)
- Online Identity Theft News Center and Valuable Phone and Web Resources**
(registration/activation required)

Cell Phone Protection

- Covers up to four phones listed on the cell phone bill
- Covers damage or theft
- Up to two claims per twelve month period
- Up to \$400 per claim
- \$50 deductible per claim
- Cell phone bill must be paid using eligible account

Debit Advantage®

- Buyers Protection[†]** covers items for 90 days from the date of purchase against accidental breakage, fire or theft
- Extended Warranty[†]** extends the U.S. manufacturer’s original written warranty up to one full year on most new retail purchases if the warranty is less than five years
- Item(s) must be purchased entirely with this account for coverage (see Insurance disclosure)

Roadside Assistance Service

- 24-hour coverage for roadside assistance services, including vehicle towing, fuel/oil/ fluid/water delivery, and battery/lock-out/tire assistance up to \$100 per occurrence
- Maximum of two occurrences per twelve month period

Debit Card for Kids and Teens

- Money sharing mobile application that provides you access to digital debit cards for your kids to help teach them financial responsibility. (registration/activation required)

Health Discount Savings

- Vision – exams, glasses, contact lenses
- Prescriptions
- Dental
- This is NOT insurance. (registration/activation required)

Travel Accidental Death & Dismemberment Insurance[†]

- Up to \$10,000 Travel AD&D insurance (Coverage divides equally among joint account owners.) (see Insurance disclosure)

Rideshare Protection[†]

- Up to \$100,000 of accidental death and dismemberment coverage and \$10,000 of accident medical expense benefit if injured while traveling in a vehicle operated by a Transportation Network Company, as defined in the insurance certificate.
- Coverage also includes up to \$250 personal property benefits for replacement of property stolen, damaged, or destroyed due to an accident while traveling in a vehicle operated by a Transportation Network Company. Not Available to Residents of NY.
- (Travel costs for rideshare must be paid for through eligible checking account or a credit card issued by Armed Forces Bank.) (See Insurance disclosure.)



ARMEDFORCESBANK

This is who we are

⁵ Benefits are available to personal checking accounts and their primary account owner and joint account owner(s) subject to the terms and conditions set forth for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a “signer” on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Some benefits are insurance products. See Insurance Disclosure. ⁶ Restrictions apply. See AFbank.ClubChecking.com for details. ⁷ Credit Score is a VantageScore 3.0 based on single bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. ⁸ Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available. [†]Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions, and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions.

INSURANCE DISCLOSURE: Insurance products are NOT insured by FDIC or any Federal Government Agency; NOT a deposit of or guaranteed by the bank or any bank affiliate. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance.

OVERDRAFTS/RETURNED ITEMS

Excessive overdrafts should be avoided. They are expensive and may damage your credit. Here are six suggestions to avoid overdrawing your account:

1. Enroll in Digital Banking so you can log in to see your account balance online or your smartphone or tablet.
2. Sign up for Account Alerts² to receive an email or text message for daily account balance alerts or low balance alerts.
3. If you have a savings, money market or another checking account, you can set up free automatic transfers into your checking account in the event you have an overdraft.
4. Apply for a line of credit that would automatically cover an overdraft. Subject to credit approval.
5. Visit afbank.com for financial education tips & tools for managing your account.
6. Contact us if you need assistance.

OVERDRAFTS/RETURNED ITEMS

(created by check, in-person withdrawal, ATM withdrawal or other electronic means)

Paid Overdraft or Returned Item Fee **\$20**
Maximum charge of \$100 per business day.

Overdraft Protection Transfer **No Fee**

DEBIT CARD/ATM CHARGES

Armed Forces Bank ATM
and in-branch withdrawals **No Fee**

Withdrawals, transfers, or balance inquiries from
ATMs not owned by our bank **\$2**

ATMs outside the U.S. **\$2.50**

Denied ATM transactions at
ATMs not owned by Armed Forces Bank **\$0.50**

Cash2Debit service* **\$4.95 per deposit**

MONEYPASS NETWORK ATMs IN THE U.S. - Fee
waived for withdrawals, transfers, balance inquiries
or denied ATM transactions if the primary account on
the card is eligible to participate in the MoneyPass
Network. The debit card will bear a MoneyPass logo
on the back. MoneyPass Network ATMs are within
the U.S. only.

SAFE DEPOSIT BOX RENTAL

PRICES VARY BY SIZE AND LOCATION.

Safe Deposit Lost Key Charge **\$20**
Drilling **cost plus \$50**

MISCELLANEOUS FEES

BOOKKEEPING SERVICES

Research **\$25 per hour**
Minimum **\$25**
Copies **\$5 each**
Account Printout **\$5**
Special Statement **\$5**

CASHIER'S CHECK

Client **\$5**

CLOSED ACCOUNT

Open less than 90 days **\$20**

COLLECTION ITEM

Incoming **\$20**
Outgoing **\$20**
Foreign **\$20 plus exchange**

EXCESSIVE WITHDRAWALS AFTER 6 **\$10**

(\$60 maximum per monthly statement) Premier Money Market account

FOREIGN CURRENCY DRAFTS **cost plus \$5**

COUNTER CHECKS **\$1**

INACTIVITY FEE Savings & Money Market accounts excluded.

After 12 months inactivity **\$5 per month**

DORMANT ACCOUNT FEE Checking, Savings & Money Market incl.

After 36 months inactivity **\$10 per month**

Unclaimed Property Remittance Fee **\$75**

GARNISHMENT/LEVY PROCESSING **\$100 or state fee**

MONEY ORDER FEE **No Fee**

Non-Clients **\$3**

NOTARY FEE **\$10 or state fee**

SPECIAL ACCOUNT HANDLING **\$10 per month**

PAPER STATEMENT **\$5**

RETURNED DEPOSIT ITEM **\$10**

RECLEAR RETURNED DEPOSIT ITEM **\$5**

STOP PAYMENT ORDER **\$35**

STOP PAYMENT INITIATED THRU

ONLINE/MOBILE BANKING **\$25**

TRANSFERNOW

Next Day Transfer **\$3**

Instant Transfer **\$5**

Standard 2-3 Day Transfer **No Fee**

VERIFICATION OF ACCOUNTS **\$20**

WIRE TRANSFERS

Incoming Client **\$7.50**

Outgoing Client **\$25**

International **\$50**



This is who we are



CONSUMER FEE SCHEDULE

EFFECTIVE SEPT. 2022 | AFB-370-1

For a comprehensive list of fees, refer to the Deposit Account Agreement and Commerical Service Charge Schedule available upon request.

*Not available in Vermont.



Personal Checking	ACCESS INVESTMENT	ACCESS REWARDS ⁵	ACCESS DIGITAL	STUDENT CHECKING ⁶	SAFE SPENDING
Opening Balance Requirement	\$100	\$100	\$100	\$25	\$25
Visa Debit Card & Controls	✓	✓	✓	✓	✓
MoneyPass 30,000+ ATMs ¹	✓	✓	✓		
Free Mobile Banking ² with Check Deposit ³	✓	✓	✓	✓	✓
Free Online Banking with Bill Pay	✓	✓	✓	✓	✓
Free eStatements ⁴	✓	✓	✓	✓	✓
Rewards and Benefits:	Interest Earned on Balances Unlimited ATM Fee Waivers Mortgage Discount: \$250 off closing costs Auto Loan Rate Discount (0.25%) Free Paper Statements Early Pay (1 day) No Fee Money Orders No Fee Cashier's Checks Complimentary Standard Checks	Credit File Monitoring Dark Web Monitoring Identity Theft Protection and Monitoring [†] Cell Phone Protection [†] Roadside Assistance [†] Online Shopping, Movie & Theme Park Discounts Early Pay (1 day) No Fee Money Orders & Cashier's Checks Complimentary Standard Checks [†] See Insurance Disclosure	Early Pay (1 day) No Fee Money Orders	Early Pay (1 day) No Fee Money Orders	Early Pay (1 day) No Overdraft Fees No closure, dormancy or low balance fee
Monthly Service Charge	\$20	\$6	\$9	\$5	\$5
Service Charge Waivable	Daily Bal. of \$5,000 OR Avg. Bal. of \$10,000 per statement cycle	Non-waivable	\$250 Avg. Bal. OR 20 debit card transactions AND eStatements	Online Banking AND eStatements AND under 23 years old	Non-waivable

Personal Savings	SAVINGS ⁷	PREMIER MONEY MARKET ^{7,8}	STUDENT SAVINGS ^{6,7}
Minimum Opening Deposit	\$25 or 0 ⁹	\$25	\$0
Transactions per Statement Cycle	6	6	6
Eligible for Saving Cents	✓	✓	✓
Source of overdraft protection	✓	✓	✓
FDIC-insured up to the maximum allowed by law	✓	✓	✓
Free eStatements ⁴	✓	✓	✓
Monthly Service Charge	\$5	\$10	\$0
Service Charge Waivable	Minimum balance of \$100 per cycle. Waived for first 18 months if enrolled in Saving Cents	Maintain minimum daily balance of \$1,000	Not Applicable

[†]Insurance Disclosure
[†]Insurance products are NOT insured by FDIC or any Federal Government Agency; NOT a deposit of or guaranteed by the bank or any bank affiliate.

1 MoneyPass® network ATMs are within the U.S. only. 2 Message and data rates may apply. 3 Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and restrictions apply. 4 Free eStatements or \$5 paper statements for Access Rewards, Access Digital, Student Checking, Savings, Premier Money Market, and Student Savings accounts. \$2 paper statements for Safe Spending. Paper statements are free for Access Investment account holders. 5 Benefits are available to personal checking accounts and their primary account owner and joint account owner(s) subject to the terms and conditions set forth in the Guide to Benefit and/or insurance documents for the applicable Benefits. Some Benefits require authentication, registration and/or activation. 6 Age 17 or younger must have parent or guardian as joint owner on the account. 7 Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items. If the account is closed prior to the interest payment date, no interest will be paid. Fees may be charged to the account which could reduce earnings. 8 Excessive withdrawal fee of \$10 per item over 6 withdrawals per statement cycle. \$60 maximum per monthly statement. 9 Minimum opening deposit waived if enrolled in Saving Cents. The \$5.00 monthly service charge is waived for 18 months.

ENROLL IN SAVING CENTS

Each purchase with your Visa Debit Card will be rounded up to the nearest dollar amount automatically with the difference being added to your savings account. Round up from \$1 to as much as \$5 with each transaction.

Conventional Loan

Get the home you want, from a mortgage lender you can trust

Ready for your dream home? The team of experienced Loan Officers at Armed Forces Bank can help any customer - whether you are a veteran or not. Talk to an Armed Forces Bank Loan Officer today to explore your options. We offer flexible options and competitive rates to get you into your new home quickly.

Apply Now

Have questions? Chat with us!

At Armed Forces Bank we understand home loans. Whether you're thinking about buying or refinancing a home, and your credit is in good standing, we can help. Our Conventional Mortgage Loan comes with competitive rates and offers additional benefits to government loans, including low down payments. Loans with down payments 20% or greater require no private mortgage insurance (PMI). Fixed and adjustable rates available. Our dedicated loan advisors will guide you every step of the way, and we'll guarantee closing your loan on time or pay you \$1,000.

[Find a Loan Advisor](#) or call [855-558-8551](tel:855-558-8551)

Already applied? Log in to upload documents or check the status of your application. No guesswork required.

Log In

Features

Dedicated loan advisor to help you every step of the way

We'll close your loan on time or pay you \$1,000

MORTGAGE SERVICE GUARANTEE

FIXED & ADJUSTABLE INTEREST RATES AVAILABLE

Competitive rates and flexible terms

Cash out options available

Choose to purchase or refinance

REFINANCE

Options available to tailor your mortgage to your specific situation

Fast approvals

Have questions? Chat with us!

What You Need to Know

There are two kinds of conventional loans. One is a fixed-rate mortgage and the other is an adjustable-rate mortgage.

Fixed-Rate Mortgage

A fixed-rate mortgage is best if you're planning on owning your home for at least seven years. The total amount of your principal plus interest will not increase as long as you have the loan.

Here are some additional benefits of a Fixed-Rate Mortgage with Armed Forces Bank:

- ✓ Rate protection - your rate stays the same even if mortgage rates go up.
- ✓ Payment stability - you will always know what your monthly payment will be.
- ✓ Budgeting ease - budgeting your mortgage expense is easier because your payment does not fluctuate.
- ✓ Earlier pay off - even with a fixed rate, you can make extra payments to pay off your loan sooner.

Adjustable-Rate Mortgage

An adjustable-rate mortgage is a loan with an interest rate that may fluctuate over time but only after an initial "fixed" period (typically five or seven years).

Here are some additional benefits of an Adjustable-Rate Mortgage with Armed Forces Bank:

- ✓ Lower rates - during the fixed period, the interest rate is often lower than for other loans.
- ✓ Lower payments - when your interest rate is low, your payments will be lower too.
- ✓ Lower cost - if you are planning to own your home for only 5 to 7 years, this option keeps your payment lower for the initial term of the loan.
- ✓ Rate caps - control how much your rate can increase.

Apply Online

We'll help you through the entire process.

To continue a saved application or view your loan disclosures, [log in here](#).
Explore our [Mortgage Financial Calculators](#) to learn potential costs or savings.

Have questions? Chat with us!

Trouble knowing where to start?

Learn how to get started and what to expect during the home buying process

Learn how to get started and what to expect during the refinancing process

Subject to credit approval. Fees apply.



Mortgage Refinance

Secure the refinance loan you need for your situation

What are your financial goals? Do you want to lower the interest rate, shorten the number of years on your loan term, or access cash through the equity in your home? Take advantage of refinancing your current mortgage with Armed Forces Bank and save more.

Apply Now

Have questions? Chat with us!

You can refinance to a lower payment and even shorten your payoff term. Refinancing can also unlock equity in your home so you can cash out and make home improvements, pay off debt, or apply funds to other expenses. Our dedicated Mortgage Loan Officers are experts at refinancing and are here to help you every step of the way. Let an Armed Forces Bank Loan Expert review your current mortgage and guide you through the refinance process.

[Find a Loan Advisor](#) or call [855-558-8551](tel:855-558-8551)

Already applied? Log in to upload documents or see the status of your application. No guesswork required.

Log In

Features



Dedicated loan advisor to help you every step of the way



FIXED & ADJUSTABLE INTEREST RATES AVAILABLE



Competitive rates and flexible terms



Cash out options available



Fast approvals

What You Need to Know

- There are several options when it comes to refinancing, and what's best for you depends on your goals.

Apply Online

We'll help you through the entire process.

[Log in](#) to view your account, check your loan status, or continue a saved application.

Have questions? Chat with us!

Trouble knowing where to start?

Learn how to get started and what to expect during the refinancing process



Subject to credit approval. Fees apply.

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Serving and supporting the military community since 1907.



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Member
FDIC



Banno
Monitor™
Verified: Mar 24, 2024

Have questions? Chat with us!



Jumbo Loans

Mortgage options for higher-priced homes

When the loan amount is greater than the conforming limit set by Fannie Mae and Freddie Mac, look for a Jumbo Mortgage loan. Armed Forces Bank offers competitive rates and trusted advisors to help answer any questions along the path to your dream home.

Apply Now

Have questions? Chat with us!

Increase your homebuying power with a Jumbo Mortgage Loan from Armed Forces Bank. Jumbo Loans offer a great way to finance properties with loan amounts that exceed conforming loan limits. Qualification requirements for income, credit history and assets may be higher than traditional conventional loans. We offer financing options up to \$3 million with customizable terms and rates to meet your mortgage needs. Our expert Mortgage Loan Officers can help you navigate your journey to home ownership.

We'll help you through the entire process.

[Find a Loan Advisor](#) or call [855-558-8551](#)

Already applied? Log in to upload documents or check the status of your application. No guesswork required.

Log In

Features



Dedicated loan advisor with experience helping Jumbo Loan borrowers handle complicated financial needs



We'll close your loan on time or pay you \$1,000
MORTGAGE SERVICE GUARANTEE



FIXED & ADJUSTABLE INTEREST RATES AVAILABLE

What You Need to Know

A Jumbo Loan allows borrowers purchasing higher priced homes to not drain their savings by allowing loan amounts in excess of \$766,550 in 2024. Jumbo Loans may require a 20% down payment and good or excellent credit history.

There are several factors that affect whether you might require a Jumbo Loan:

- ✓ The value and location of your home
- ✓ The amount of your down payment
- ✓ The possibility of obtaining two mortgages

Have questions? Chat with us!

Explore potential costs, savings, and loan amounts with our [Mortgage Financial Calculators](#).

Trouble knowing where to start?

Learn how to get started and what to expect during the home buying process

Learn how to get started and what to expect during the refinancing process

Subject to credit approval. Fees apply.

VA Home Loans

Find the right mortgage for veterans or active-duty military

We understand that each VA-backed home loan is unique. We'll help you every step of the way to ensure that you receive the best service and loan possible.

Apply Now

Have questions? Chat with us!

What a VA Home Loan or Mortgage?

A VA mortgage loan is offered exclusively to military service members, active or retired. Our VA home loan requires no down payment or private mortgage insurance (PMI), making it one of the best ways for our service members to purchase or refinance a home. [Fixed and adjustable-rate loan options](#) are available for homebuyers applying for the VA Loan.

How does one become an approved VA Lender?

Armed Forces Bank is an approved VA lender and our loan advisors have helped thousands of active-duty and former military members refinance a mortgage or purchase a home for their family. They have a thorough understanding of the VA's loan eligibility requirements, the process, and a deep commitment to serving those who have served and will help you through the entire loan process.

[Find a Loan Advisor](#) or call [855-558-8551](#)

Already applied? Log in and upload documents and see the status of your application easily. No guesswork required.

Log In

Features

Approved VA lender—You can work directly with us rather than having to also coordinate with the VA

No down payment required.
\$0 Lender Origination Fees

We'll close your loan on time or pay you \$1,000

MORTGAGE SERVICE GUARANTEE

FIXED & ADJUSTABLE INTEREST RATES AVAILABLE

Competitive rates and flexible terms

Cash out options available

Choose to purchase or refinance

REFINANCE

Fast approvals

What are the benefits of a VA Home Loan?

✓ No down payment option. Finance 100% of the purchase price with a VA loan. Military and veterans of the military can take advantage of this option.

✓ Qualifications guidelines. The VA has specific requirements for the VA loan product.

✓ No mortgage insurance costs. VA borrowers do not pay mortgage insurance, keeping your total costs lower. Other loans require this extra cost unless you make a larger down payment.

✓ If you receive a Basic Allowance for Housing, (BAH), you will use your allowance to pay for some or all of your monthly payment.

✓ Flexible credit standards.

Choose from low-cost VA loan options:

✓ The VA home loan program is available to qualified borrowers who are first-time homebuyers, repeat homebuyers, or homeowners planning to refinance.

✓ With no pre-payment penalty, you are free to make extra payments at your convenience.

✓ VA loans offer fixed or adjustable rates that are as good as and sometimes better than conventional loans. With a fixed rate, your monthly payment (principal + interest) will not fluctuate making it easier for you to budget your monthly payment. With an adjustable rate, take advantage of a low rate for a fixed amount of time. This is especially beneficial if you are planning to be in your home for less than 7 years.

Work with an approved VA lender:

✓ With VA Automatic Approval, Armed Forces Bank is recognized as an approved VA lender. Because we have VA Automatic Approval status, you can work directly with us rather than having to also coordinate with the VA. We help you get started, and we stay with you throughout the process.

If you are a service member on active duty and want to refinance your VA loan, be sure to check with your legal counsel on benefits that may be affected.

Apply Online

To continue a saved application or view your loan disclosures, [log in here](#).
Explore our [Mortgage Financial Calculators](#) to gain insight into actual costs and savings.

Trouble knowing where to start?

How do conventional loans differ from VA loans?

How does a VA Home Loan work?

Learn how to get started and what to expect during the home buying process

Learn how to get started and what to expect during the refinancing process

Subject to credit approval. VA funding fee may apply. VA loan qualification guidelines apply. The lender origination fee is waived for borrowers who qualify for the VA loan product. Borrowers only pay third party closing costs. Third party fees include appraisal fee, title fees, insurance, etc. Owner Occupied Property only. VA loans are offered exclusively to qualified military service members. 100% Loan-to-Value on VA loans only. Additional restrictions and fees may apply.

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BANK OF AMERICA

MILITARY SAVES

A MILLION THANKS

MILITARY SPOUSES PARTNERSHIP

100% VA BACKED

Serving and supporting the military community since 1907.

Member FDIC

Borrower Monitor

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Have questions? Chat with us!



Home Equity Line of Credit

Get 5.99% APR introductory rate for 6 months then 8.49% APR variable rate after introductory period

Apply now

Great rates. Fast approval.

Have questions? Chat with us!

Quick access to funds from the equity in your home

An Armed Forces Bank Home Equity Line of Credit (HELOC) allows for quick access to funds from your home's equity. Paying for home improvements, debt consolidation or education expenses is easy with this flexible line of credit. Borrow up to 85% of your home's value, and pay lower interest rates than most credit cards. Enjoy additional benefits such as low to no closing costs, and a 6-month introductory rate.

See "What You Should Know About Home Equity Lines of Credit" (PDF).

Curious about how much you may qualify for, try our [Home Equity Line of Credit Financial Calculator](#).

Not available in TX.



HELOC Rates

Introductory Rate for 6 Months	Variable Rate After Introductory Period
5.99% APR	8.49% APR

Apply now

Great rates. Fast approval.

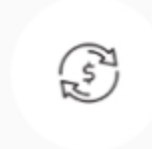
Features



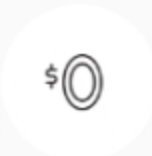
Fixed introductory rate special for 6 months



Borrow up to 85% of your home's value



Low minimum monthly payments



Annual fee waived with auto-draft payments



Low or no closing costs



A lower interest rate than most credit cards

Questions? For current rates and terms or questions about applying, call 844-260-8587. For current loan clients with questions about their account, [log in to Online or Mobile Banking](#) and send us a message. Or, [call or visit a branch](#) for assistance.



Subject to credit approval. Subject to collateral approval. Geographic restrictions apply. Documentation requirements may apply.

1 For loans in MO and KS the 5.99% Introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit with a loan-to-value of 85% or less if auto-draft payments from a checking account with our bank or affiliate are established at the time the HELOC is opened. 5.99% Introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit with a Maximum LTV of 85% on loan amounts up to \$200,000 and 80% on loan amounts over \$200,000 and up to \$250,000. On loan amounts over \$250,000, the maximum LTV is limited to 70% depending on the loan amount. The introductory rate of 5.99% APR will apply for the first 6 months after the loan closes. After the 6-month introductory period, the APR may vary monthly, based on an index (Prime Rate as published in the Wall Street Journal) minus a margin of 0.01% with a rate floor of 6.24% and a rate ceiling of 18.00%. As of 3/24/2024, the post-promotional period APR for Home Equity Lines of Credit is 8.49% with auto-draft payments from a checking account with our bank or affiliate.



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Serving and supporting the military community since 1907.



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Member Have questions? Chat with us!

Military Personal Loans

Put your plans into action with the funds that you need.

Apply Now

[Make a Loan Payment](#)



Gain quick and easy access to the money you need.

With fast approvals, easy funding, and flexible credit options, access the funds you need through a personal loan from Armed Forces Bank. Make a big purchase, pay off debt, make home improvements, or cover any unplanned expenses with a personal loan - a good alternative to high interest credit cards. Armed Forces Bank specializes in personal loans for military members, active duty and retired, or current Armed Forces Bank customers.

1. Apply online in **minutes**.
2. See **instant** approval status.
3. **Receive and accept** personal loan offer.
4. **Get quick access** to the money in an Armed Forces Bank account.

Let us serve you with a flexible military loan.



Borrow between \$250 and \$15,000



Fixed terms and rates let you budget confidently



Set up automated payments to stay on target



Ideal if you have little or no credit history or less than perfect credit



Expanded borrowing options for current Armed Forces Bank clients - with funds dispersed in minutes



Apply online in minutes. Get your approval status and access to funds quickly.

Military Personal Loans

Put your plans into action with the funds that you need.

Apply Now

[Make a Loan Payment](#)



Why Armed Forces Bank is your lending leader

- ✓ We're a family-owned bank with a mission to serve active duty and retired military.
- ✓ We've been serving military families since 1907.
- ✓ Our unsecured personal loans offer flexible terms and no early repayment fees.
- ✓ You can access cash you need without breaking your budget.

Apply online in just minutes

If you are already an Armed Forces Bank client, your loan will be deposited directly to your account. If you are new to Armed Forces Bank, a new checking account will be setup first and then your loan proceeds will be deposited there.

Apply Now

[Make a Loan Payment](#)

Related FAQs

What can I use a personal loan for?



How much can I apply for?



How long will it take to get an approval?



Subject to credit approval. Restrictions apply. Annual Percentage Rate is based on credit score. Only one personal loan allowed to any borrower at any time. Loan terms are based on the loan amount. Origination fee applies. Demand deposit relationship required. Refinance applicants must qualify for a minimum of \$250 in additional cash for approval.

The actual amount, term and APR amount of any loan that a customer qualifies for is based on credit determination. Repayment terms range from 9-48 months. APR range from 14.95% to 35.95%. Example Loan: Loan Amount \$3,000, APR 15.94%, 24 Months Term, Monthly Payment \$141.16.

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Have questions? Chat with us!



CD Term Loan

Great rates. Fast Approval.

CD Term Loans, also known as CD-Secured Loans, are personal loans that use a certificate of deposit (CD) as security. These loans are similar to other collateral-based loans such as mortgages or auto loans, which secure collateral in the form of a home or a car. The main purpose of a CD Term Loan is to quickly provide cash without incurring early withdrawal penalties on a CD. Learn more about CDs here.

Apply Now

Have questions? Chat with us!

Advantages of CD Term Loans

Low, fixed interest rates

- Unlike credit cards, which often have varying interest rates, CD Term Loans offer fixed interest rates. The payments stay the same each month instead of fluctuating with the market.

Fast, easy approval

- CD Term Loans have fewer qualification requirements, meaning it is easier to get approval and receive funds instantly!

Builds (or rebuilds) credit

- If you have little to no credit history, a low credit score, or do not have access to a credit card, paying off CD Term Loans is an effective way to boost your credit score over time.

Your CD continues to earn interest

- While you are repaying your loan, the money in your CD account will continue to accrue interest throughout the term. Therefore, the money you have invested in your CD continues to grow!

How to Receive a CD Term Loan:

- Apply for your loan: Get started here!

Apply Now

- Select the terms of your loan: Choose a time frame that is equal to or less than the CD maturity date and select the desired amount you would like to borrow (you cannot borrow more than the amount of the CD).

- Wait for approval: Receiving approval is fast and easy (typically between 24-48 hours).

Have questions? Chat with us!

- Wait for approval: Receiving approval is fast and easy (typically between 24-48 hours).

- Receive the loan: You can use the loan to pay for emergency expenses, large purchases, consolidate debt, or take care of other needs.

- Pay off your loan: Repay your loan in fixed monthly installments based on your chosen timeframe and CD maturity date. Good payment history can also help your credit score.

Subject to credit approval.

Certificate of Deposit Term Loan requires an existing Certificate of Deposit account with Armed Forces Bank or contact a Banking Center to open a Certificate of Deposit account prior to applying.



Have questions? Chat with us!




Visa® Credit Card

Enjoy more purchasing power and flexibility with an Armed Forces Bank Visa® Credit Card. Simplify everyday purchases such as gas, groceries, and paying monthly bills. Credit limit up to \$10,000 with no annual fee.


Apply in person, find a branch

Have questions? Chat with us!

Features




Higher credit limit of up to \$10,000




As low as 13.00% variable annual percentage (APR)¹


VIEW RATES AND FEES (PDF)




No annual fee




No over-limit fee




25-day grace period



Cash advances available



Added security of EMV Chip Technology



Faster, more secure online transactions when you enroll in Visa® Checkout

Apply in Person

Find a branch

1 Subject to credit approval. Annual Percentage Rate (APR) based on credit history.

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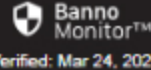
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Have questions? Chat with us!



Credit Builder Secured Visa® Credit Card

Start Building Better Credit Today!

- ✓ Help improve your credit score
- ✓ No credit history or minimum credit score required
- ✓ No application fee
- ✓ No annual fee
- ✓ Automatic reporting to 3 major credit bureaus

Have questions? Chat with us!

How to get started:

1. Apply for a secured Credit Builder Credit Card, a product designed to help establish or rebuild credit.
2. Deposit an amount from \$300 up to \$3,000 into a Credit Builder Savings Account which will set the credit limit you request. Example, if you are applying for a \$500 Secured Credit Card, you will also need to deposit \$500 into a Credit Builder Savings Account.
3. Make monthly payments equal to at least the minimum payment amount shown on your monthly statement. By making on-time payments and keeping your balances low, you are doing what you can to improve your credit.

Apply Now

What You Need to Know

- ✓ No Annual Fee
- ✓ 25.99% fixed annual percentage rate (APR)
- ✓ Credit Builder Savings Account required
- ✓ \$5.00 quarterly fee charged to the Credit Builder Savings account if not enrolled in eStatements
- ✓ Increase your credit limit by adding \$50 increments to the Credit Builder Savings account
- ✓ [View Rates and Fees \(PDF\)](#)

Subject to credit approval. Improved credit score is not guaranteed. Credit score is determined by credit reporting agencies based on multiple factors, but satisfactory performance on a credit card product can improve your credit score. Default on a credit card, including missed or late payments can damage your credit score. Once added, funds cannot be withdrawn from the savings account without closing the savings account and the credit card.

25.99% Annual Percentage Rate (APR) for All Purchases, All Balance Transfers, All Cash Advances

Paying Interest - Your due date is at least 25 days after the close of each billing cycle. We will not impose interest charges on purchases or balance transfers if you pay your entire balance in full by the due date each month. We will begin charging interest on cash advances on the transaction date.

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Have questions? Chat with us!



Business Line of Credit

A Business Line of Credit allows you to borrow up to your credit limit and only pay interest on the money you borrow — similar to the way a credit card works. You then repay the funds and borrow again without having to reapply.


This type of revolving line of credit is perfect for short-term needs like managing cash flow, buying inventory, and covering payroll.

Apply Now


Email Us

Have questions? Chat with us!


Get more flexibility to meet your business's needs



Revolving Business Line of Credit: borrow, repay, and borrow again



Access the capital to help your business grow



Interest-only payments available¹

¹ All loans and lines of credit subject to credit approval and require automatic payment deduction from an Armed Forces Bank business checking account. Origination and annual fees may apply.



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Have questions? Chat with us!



Business Term Loan

Giving your business a cash-flow fix

A term loan can help your business purchase capital, equipment, or even consolidate debt. The loan is paid based on a predetermined schedule with monthly principal and interest payments.

- Take advantage of lower interest rates
- Longer repayment terms
- Build business credit

Apply Now

Have questions? Chat with us!

Term Loans To Fit Your Needs

	Express Term Loan	Traditional Term Loan
Rate	Rate will be quoted	WSJ Prime Minus 0.01%
Term	3 years	5-10 years
Minimum Loan Amount	\$10,000	\$100,000
Maximum Loan Amount	No Maximum	No Maximum
Potential Uses	Capital improvements, repairs or enhancements to common areas	Larger infrastructure needs or projects that require a longer amortization period
Application, Origination, or Documentation Fee	None	None

Subject to credit approval.

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SBA Loans

Military-focused, SBA-approved.

Email Us








Your big plans benefit from our tailored, affordable financing options.


You go to great lengths to build business relationships with people you trust. So when it comes to tapping into lending programs from the U.S. Small Business Administration, turn to Armed Forces Bank. We're an SBA lender, meaning we can help you navigate the process and pinpoint the loans that best fit your mission. While the government backs these three loan programs, we can help you place locally with us.

 Have questions? Chat with us!


SBA Loans

Military-focused, SBA-approved.


Email Us




Count on Armed Forces Bank and the SBA




Flexible terms with longer repayment periods




Competitive interest rates for lower monthly payments




Lower down payment requirements



Lower equity requirements



No collateral needed for certain loans





No balloon payments

SBA Loans

Military-focused, SBA-approved.


Email Us







We'll help you zero in on your best SBA Loan option


SBA 504 Loans


 Designed for fixed-asset financing, such as purchasing equipment, land, building, and ground-up construction


 Involves Armed Forces Bank, a Certified Development Company (CDC), and you, the borrower/small business

 Typically, the private sector lender will lend 50%, CDC lends 40% and you are responsible for the remaining 10% (subject to change for new businesses and/or special use properties)


SBA 7(a) Loans


 Use to start a business, buy a business, buy out a partner, or refinance debt


 Other options include building construction, purchasing land, commercial real estate, furniture, fixtures, equipment, leasehold improvements, working capital, and purchasing or starting a franchise


 Lines of credit, export loan programs, and special purpose programs also available

SBA Express Loans

 Term loan and revolving line of credit

 Less complex and offer a quick turnaround and less documentation

 Have questions? Chat with us!



Let us help with your business loan needs.

Email Us

Subject to credit approval. Conditions apply.

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Member FDIC

Banner Lender

Banner Monitor™
Verified: Mar 24, 2024



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Business Credit Card

Let's get down to business!

Now it's easier than ever to keep track of everyday purchases, reduce reconciliation time, and manage numerous vendor payments and invoices. Every penny counts, and we are committed to the success of your business.

Rates: 13.90%, 18.90%, or 24.99%

Variable APR

Email Us

Visit Us

Have questions? Chat with us!

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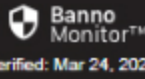
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