

Banks and Credit Unions in Mississippi offering small-dollar loans. Please contact the financial institution of your choice. This information is provided for informational purposes only. Actual programs may vary.

Institution	Product Name	APR	Loan Amount	Repayment Period	Savings	Financial Literacy	Location(s)
Bank Plus	Credit Plus	5%	\$500-\$1,000	12-18 months	Yes	Yes	Southaven, Horn Lake, Olive Branch, Hernando, Isola, Belzoni, Tchula, Lexington, Durant, Holly Bluff, Yazoo City, Pickens, Bentonina, Flora, Canton, Gluckstadt, Madison, Jackson, Pearl, Flowood, Byram, Brandon, Meridian, Newton, Stonewall, Quitman, Shubuta, Waynesboro, Poplarville, Picayune, Ocean Springs, D'Iberville
Guaranty Bank & Trust	New Horizon	13%	1,000	9-24 months	Yes; 50% of the loan	Yes	Batesville, Belzoni, Cleveland, Greenville, Hernando, Hollandale, Indianola, Senatobia, Vicksburg
Liberty Bank	Emerge	19%	up to \$2,500	6-9 months	No	Available but not mandatory	Jackson
The First Bank	First Aid	18%	\$500-\$1,000	9-24 months	Yes: 25% of loan	Yes	Bay St. Louis, Biloxi, Diamonhead, Gulfport, Hattiesburg, Laurel, Long Beach, Ocean Springs, Picayune, Pascagoula, Purvis, Wiggins

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Credit Unions

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Ampot Federal Credit Union	Signature Loan	3.5%-18%	\$500-\$5000	5-12 months			Hamilton
B&W MS Employee Federal Credit Union	Signature Loan	16%-18%	\$500-\$2500	12-36 months			West Point
Biloxi Teachers Federal Credit Union	Signature Loan	14%	\$100-\$7500	Up to 36 months		Yes	Biloxi
Biloxi Municipal Credit Union		9.9%-21%	\$250 - \$10,000	6 months - 5 yrs			Biloxi
Camp Shelby Federal Credit Union	Signature Loan	8.5%-18%	\$500-\$5000	12-36 months			Camp Shelby
Central Ms Federal Credit Union	Emergency Loan	15%	\$100-\$2500	2-24 months			Winona
Central Sunbelt Federal Credit Union	Signature Loan	8.75%-18%	No min-\$15,000	3-60 months			Laurel, Hattiesburg & McComb
Columbus Municipal CU	Unsecured Loan	8%-16%	\$500-\$5000	Up to 6 months			Columbus
Credit Union South	Nominal Qualifying Loan	28%	\$300-\$750	4-6 months		Yes	Biloxi & Wiggins
Delta Credit Union	Signature Loan	8%-21%	\$500-\$4000	6-36 months		Yes	Greenville
EPA Credit Union	Unsecured Signature Loan	8.5%-13.5%	\$500-\$10,000	Up to 24 months			Ridgeland

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Ferguson Federal Credit Union	Signature Loan	8%-15%	\$200-\$5000	Up to 36 months			Monticello
1 st Mississippi Credit Union		9.5%-17.99%	\$500	12-18 months			Meridian and Quitman
First Neshoba Federal Credit Union	Signature Loan	9.95%-18%	\$500-\$6000	10-48 months			Philadelphia
Golden Triangle Credit Union		6.9%-18%	\$500-\$5,000	1-3yrs			Columbus and Starkville
Hattiesburg-Laurel Federal Credit Union	Unsecured/Line of Credit Loan	9%-14.5%	\$500-\$8000	Based on loan amount			Hattiesburg & Laurel
Hope Credit Union	Stretch Pay Loan	18%	\$250-\$500	30 days	\$25 of loan is placed in savings account	Yes	Biloxi, Camden, Greenville, Gulfport, Jackson, Louisville, Macon, Robinsonville, & Utica
Issaquena County Federal Credit Union	Small Dollar Loan	12%	Up to \$200	Based on loan amount			Mayersville
Jackson Area Federal Credit Union	Unsecured Signature Loan	8.25%-18%	\$500-\$7500	Up to 36 months			Jackson & Byram
Jpfce Federal Credit Union	Short Term Loan	28%	\$500	6 months			Jackson
Keesler Federal Credit Union	Signature Loan	8.49%-17.9%	Up to \$25,000	Minimum of 6 months		Yes	Biloxi, D'iberville, Ocean Springs, Long Beach, Orange Grove, Gautier, Pascagoula, Diamondhead, Bay Waveland, Wiggins, Stennis, & Picayune

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Magnolia Federal Credit Union	No Credit Check Loan	18%	\$500-\$1000	Up to 12 months		Yes	Jackson, Canton, Flowood and Brandon
MBHS Federal Credit Union	SPS Loan	25-28%	\$250-\$500	Up to 6 months			Jackson
McComb Federal Credit Union	Quick Loan	28%	\$200-\$1000	Up to 6 months		Yes	McComb
Members Exchange		9.99 - 21.00%	\$500	based on credit score	Members Exchange		9.99 - 21.00%
Meridian Mutual Federal Credit Union	Signature Loan	8%-18%	\$350-\$3600	6-36 months			Meridian
Mid Delta Credit Union	Signature Loan		Starts at \$300	Minimum of 3 months			Indianola
MS Central Federal Credit Union	STS Loan	28%	\$300-\$1000	Based on loan amount		Yes	Morton
MS Employees Federal Credit Union		8.9-18	500-5000	Based on credit score			Jackson, Columbus, Ridgeland & Tupelo
MS Telco Federal Credit Union	Quick Loan	28%	\$500	30 Days			Pearl
MSTC Federal Credit Union	Signature Loan	8%-14%	\$500-\$4000	6-36 months			Jackson
Mutual Credit Union		7.9%-19.9%	\$500	12 months			Vicksburg, Raymond and Yazoo City
MUNA Federal Credit Union	Short Term Loan	Up to 28%	\$200-\$1000	1-6 months		Yes	Meridian

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MUW Employer's Federal Credit Union	Short Term Loan	18% w/ payroll deduction 28% w/o payroll deduction	\$500	6 months		Yes	Columbus
Natchez Adams Educational Credit Union	Signature Loan	18%	\$150-\$3000	Repayment based on school calendar			Natchez
Navigator Credit Union		up to 18%	\$500	5 months (based on credit score)	Navigator Credit Union		up to 18%
New Horizons Credit Union	Personal Loan	7%-18%	\$500-\$12,000	12-60 months		Yes	West Point, Eupora, & Houston
North Mississippi Health Services Employees Federal Credit Union	Signature Loan	8.9%-15.9%	\$200-\$10,000	6-36 months			Tupelo
Pine Belt Credit Union	Signature loans	Credit score 11-18%;	Up to \$2500	6 -24 months; early repayment is available with no penalties	No	Yes	Hattiesburg
Postal Credit Union	Signature	3% - 13.5%	Up to \$4500	24 mths; up to 10 years for share secure	No	No	Meridian

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Shelby- Bolivar	Unsecured & auto	10-18%	\$2000	24 months	No	Yes	Boyle
Statewide Federal Credit Union -			Min of \$500	12 months to 36 months	No	No	Flowood, Starkville and Cleveland
Tombigbee Federal Credit Union	Signature	9-18%	Max of \$3000	\$1000 - 12 months; \$3000 – 30 months	No	No	Amory
Treasury Employee Federal Credit Union	Signature Loans or Unsecured Loan; Secured Loan for cars; share secure loan	Unsecured 10-18%	Credit score of 624 or lower may borrow a max of \$3,000		No	No	Jackson
USM Federal Credit Union		9 - 18%	\$300 - 10% of gross income	12-24 months			Hattiesburg

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Valley Gas Atmos Energy employees, retirees and families	Special loans	15%	\$2000	24 mths	No	No	Jackson
Vicksburg RR	Personal loans	5-14%	\$1-\$7000	12 to 48 months	No	No	Vicksburg
Wesley Federal Credit Union	Signature; share secure	Depends on credit score	\$250- 5000	Depends on credit score & debt ratio	No	No	Hattiesburg