

Union Bank, Inc.

Loan Products

As of 03/20/2025

All Union Bank lending decisions are made locally by people from your hometown. All loans are subject to credit approval.

For current interest rates, terms and fees, or a full disclosure of all terms and conditions for these accounts, please contact Union Bank at one of our convenient locations.

Home Mortgages and Home Equity Lines of Credit

We understand that buying a home is a milestone event in a person's life. We want to make that event as seamless as possible for you.

Our mortgage loans have an easy application process and flexible terms. We can close your loan quickly, and best of all, you will find our closing fees to be low compared to the larger banks and mortgage companies.

We can help you finance a new home, build a new home, or refinance your existing home for any variety of purposes (home improvement, debt consolidation and college financing are a few of many reasons to refinance). We also offer Home Equity Loans and Lines of Credit, which allow you to take advantage of the equity you have in your home.

Quick closings, reduced paperwork, and low fees are just some of the advantages you will experience when you deal with one of our loan officers.

Consumer Loans

We have loans available for a variety of consumer purposes. You will find our rates to be competitive, our application process to be easy, and our decision-making to be fast.

We offer Consumer Loans for new autos, used autos, boats, recreational vehicles, farm equipment, lawn & garden equipment, motorhomes & travel trailers.

Business and Commercial Loans

Small businesses are the lifeblood of our local economy, and Union Bank supports small businesses in the communities we serve with a variety of products and services.

We offer loans for the many financing needs that small businesses face. We offer commercial real estate loans, equipment and vehicle loans, working capital loans, lines of credit, letters of credit, and well bonds. We also participate in SBA lending programs.

Each business's needs vary greatly. Union Bank offers flexible terms and fast decisions. Should you need financing for your business, we encourage you to contact our nearest office and schedule an appointment with one of our loan officers. We can help you find the right solution for your business's financing needs.

You will find our loan officers easy to work with, and attentive to your needs.