

Personal Business

Username

Login

Enroll Now

> Locate Us

> Rates

> Calculators

> Quick Pay

> Contact us

> Financial Education

Back



Credit Builder

Micro Loans

Responsible Rides

Borrow and Save

Career Development Loans

American Dreamer Loan

Financial Education

Community Impact » Community Impact Programs » **Responsible Rides**

Search



Responsible Rides

Responsible Rides®, an award-winning auto purchase program for working families in the local community.



RESPONSIBLE RIDES® PROGRAM

Anyone who has driven an unreliable vehicle knows it can limit your ability to earn, time spent with family, and choices in terms of housing, schools, and social activities.

This partnership between Freedom First, TAP in the Roanoke Valley, NRCA in the New River Valley, STEP, Inc. in Franklin County, and multiple auto dealers

incorporates financial education and vehicle maintenance classes. More than an auto loan, the award-winning Responsible Rides® program includes financial education and vehicle maintenance training. Participants purchase a reliable vehicle and gain financial management skills to help them reach their goals.

Responsible Rides® helps working families avoid the high interest rates offered by predatory lenders, required high down payments, hidden purchase costs, and the limitations caused by a poor credit history. More than an auto loan, Responsible Rides® includes financial education and vehicle maintenance training. So participants are not only able to purchase a car, they're able to keep it.



The income eligibility limits for Responsible Rides® are:-

Household Size / Maximum Income

- 1 / \$36,180
- 2 / \$48,720
- 3 / \$61,260
- 4 / \$73,800
- 5 / \$86,340
- 6 / \$98,880
- 7 / \$111,420
- 8 / \$123,960

Contact Our Responsible Rides® Coordinator or call (540) 904-4445.

Freedom First Credit Union has collaborated with local businesses and nonprofit agencies to create Responsible Rides®.

In order to qualify for this program, you must be eligible to join Freedom First by living, working, worshiping, or going to school anywhere throughout Botetourt, Craig, Franklin, Montgomery, or Roanoke counties or the cities of Roanoke, Radford, or Salem.

Are you interested in any of our community impact products?

Community Impact Products

Advice Center

Our Advice Center puts financial planning resources in your hands 24/7. Manage your finances, learn about the mortgage process, prepare for key financial decisions, and much more. Manage your money with confidence. And call on our personal bankers when you're ready to talk.



Personal Finances

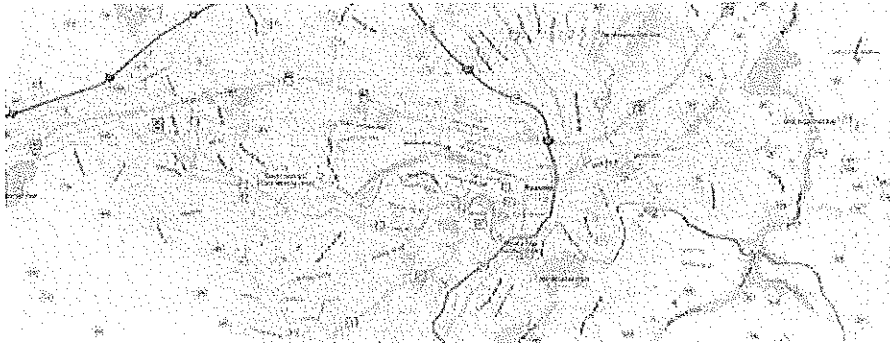
Family Life

Work Life

Retirement

Your Home

Branch Locations



Personal Banking

- Advice Center
- Checking
- Savings
- Online Banking
- Loans
- Investment Services
- Insurance

Business Banking

- Advice Center
- Checking
- Savings
- Loans

Community Impact

- Community Impact Programs
- Community Outreach Grants
- Freedom First Scholarships
- Community Impact Reports

Apply Now

- Join Today
- Loans
- Mortgages

About Us

- Advice Center
- Careers
- Calculators
- Branch Locations
- Board of Directors
- Annual Reports
- Contact

Routing Number

Printable Forms

Disclosures



Copyright © 2016 - All Rights Reserved.

[Website Privacy Policy](#) | [Privacy Policy](#)

Follow Us



[Home](#)

[Privacy Policy](#)

[Website Privacy Policy](#)

Copyright © 2016 - All Rights Reserved.



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



Freedom First is an Equal Housing Lender