



# U-HAUL

Investors Club

**Invest in a name you've trusted since 1945®**

Fair returns on asset-backed investments®

**JOIN FOR FREE**

**MEMBER SIGN IN**

- **Variety of Account Types**
- **Fixed Interest Rate**
- **Small denominations**
- **Backed by a specific asset**
- **No Hidden Fees**

The U-Haul Investors Club® was founded by AMERCO® and U-Haul International, Inc., the leader in the "do-it-yourself" moving and self-storage business.

Traditionally, U-Haul assets were purchased with capital raised from lenders or through security issuance. Throughout the years, there has been a reliance on banks and intermediaries for funding. As a "do-it-yourself" company, we have developed an alternative measure to provide investors with the ability to invest directly in U-Notes®, issued by AMERCO, our parent company, through the U-Haul Investors Club®.

**Our goal is to provide our investors with a fair return on asset backed investments.**



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**MEMBER SIGN IN**

**Username** (Can be an email address)

**Password**

**Sign In**

[Trouble signing in?](#)

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## **Join for free & begin direct investing!**

No commission, maintenance fees or minimum balance requirement on any of the U-Haul Investors Club® accounts. Start the account with a deposit as low as \$100.

**Choose an account type to get started:**

**Personal Investments**



**Retirement (IRAs) Investments**



**Trust Investments**



**Business Investments**



**U-HAUL**

Investors Club

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**Choose an account type to get started:****Personal Investments**

Purchase a U-Note® for yourself or on behalf of a child. Simply complete a paperless application online to get started. You will be able to transfer funds from your checking/savings account to your U-Haul Investors Club® personal accounts once your e-mail address and bank account information are verified.

**Individual Account****Custodial Account (UGMA/UTMA)****Coverdell Educational Savings Account****Retirement (IRAs) Investments****Trust Investments****Business Investments**

**U-HAUL**

Investors Club

## Individual Account

[Acct Details](#)[Link to Bank](#)[Activate Acct](#)

**All fields are required**, unless otherwise indicated.  
*This information will not be shared with or sold to any third party.*

### Sign in Information

**Username**

Create a unique name to sign in with that is easy to remember.

**Password****Confirm Password****Security Question**

(In case you forget your password later.)

**Security Answer**

### Personal Information



### Beneficiary Information



### How did you hear about us?



☐ I agree to the [terms of use](#).

**Continue**



## Individual Account

[Acct Details](#)[Link to Bank](#)[Activate Acct](#)

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Sign in Information



Personal Information



Full Name

Date of Birth

Month

Day

Year

Social Security Number [Why?](#)

Confirm SSN

Government Issued ID [Why?](#)

Drivers license

Drivers license number

State

Primary Address (No P.O. Boxes) [Why?](#)

City

State

Zipcode

Phone Number

Email Address

Beneficiary Information



How did you hear about us?



☐ I agree to the [terms of use](#).

Continue

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[Sign in Information](#)[Personal Information](#)[Beneficiary Information](#)

### Beneficiary Type



Individual



Trust

### Full Name

### Date of Birth

### Social Security Number (Optional)

[How did you hear about us?](#)☐ I agree to the [terms of use](#).[Continue](#)

**U-HAUL**

Investors Club

## Individual Account

[Acct Details](#)[Link to Bank](#)[Activate Acct](#)

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[Sign in Information](#)[Personal Information](#)[Beneficiary Information](#)[How did you hear about us?](#)☐ Google☐ Friend/Family☐ Bing☐ News/Magazine☐ Yahoo☐ Online Article☐ Facebook☐ Other☐ U-Haul System Member☐ U-Haul Dealer☐ U-Haul Dealer Site☐ U-Haul.com☐ I agree to the [terms of use](#).[Continue](#)





# U-HAUL

Investors Club

How it Works

Investment Opportunities

FAQ

Contact Us

Founded since 1945®

Asset backed investments®

MEMBER SIGN IN

Investment Types

Investment

- **Small denominations**
- **Backed by a specific asset**
- **No Hidden Fees**

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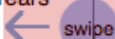
**Our goal is to provide our investors with a fair return on asset backed investments.**



## Investment Opportunities

[Join to Invest](#)

<b>Offering Number</b>	UIC-02B-18
<b>Description</b>	New Utility Dolly
<b>Rate</b>	3%
<b>Term</b>	2 years
<b>Minimum increment</b>	\$100
<b>Payment method</b>	quarterly in arrears



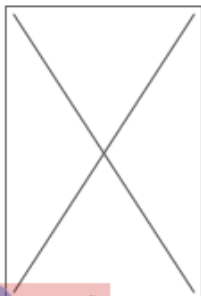
<b>Offering Number</b>	UIC-08B-69
<b>Description</b>	Existing JH Truck
<b>Rate</b>	3.75%
<b>Term</b>	3 years
<b>Minimum increment</b>	\$100
<b>Payment method</b>	quarterly in arrears

<b>Offering Number</b>	UIC-12C-50
<b>Description</b>	Existing AV Trailer
<b>Rate</b>	4.8%
<b>Term</b>	5 years
<b>Minimum increment</b>	\$100
<b>Payment method</b>	monthly

[↻ Load More](#)



## Investment Opportunities

[Join to Invest](#)

### Category: Rental Item

Our Pro Series Utility Dollies are the ideal choice when moving appliances, furniture, boxes and more.

Offering Number	UIC-08B-69
Description	Existing JH Truck
Rate	3.75%
Term	3 years
Minimum increment	\$100
Payment method	quarterly in arrears


Offering Number	UIC-12C-50
Description	Existing AV Trailer
Rate	4.8%
Term	5 years
Minimum increment	\$100
Payment method	monthly

[Load More](#)



## Investment Opportunities

[Join to Invest](#)

 0.56% funded

**Collateral (up to)** 400 New Utility Dollies

**\$ requested** \$18000

**Offering date** 8/27/13

**Acceptance** 9/3/13

**Offering matures** 2 years after 9/4/13

**Offering Number** UIC-08B-69

**Description** Existing JH Truck

**Rate** 3.75%

**Term** 3 years

**Minimum increment** \$100

**Payment method** quarterly in arrears

**Offering Number** UIC-12C-50


**Description** Existing AV Trailer

**Rate** 4.8%

**Term** 5 years

**Minimum increment** \$100

**Payment method** monthly

 [Load More](#)



## Investment Opportunities

Join to Invest

[IndentureSupplement](#)

[PledgeandSecurityAgreement](#)

[UIC-02BProspectusSupplement](#)

Investment

\$0.00

Calculate Payout

\$0.00

U-Note payment after 3%  
over a 2 year term.

Offering Number	UIC-08B-69
Description	Existing JH Truck
Rate	3.75%
Term	3 years
Minimum increment	\$100
Payment method	quarterly in arrears

Offering Number	UIC-12C-50
Description	Existing AV Trailer
Rate	4.8%
Term	5 years
Minimum increment	\$100
Payment method	monthly

Load More



## Investment Opportunities

Join to Invest



[IndentureSupplement](#)



[PledgeandSecurityAgreement](#)



[UIC-02BProspectusSupplement](#)

Investment

\$ 100.00

Calculate Payout

**\$102.61**

U-Note payment after 3%  
over a 2 year term.

**Offering Number**

UIC-08B-69

**Description**

Existing JH Truck

**Rate**

3.75%

**Term**

3 years

**Minimum increment**

\$100

**Payment method**

quarterly in arrears

**Offering Number**

UIC-12C-50

**Description**

Existing AV Trailer

**Rate**

4.8%

**Term**

5 years

**Minimum increment**

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**Payment method**

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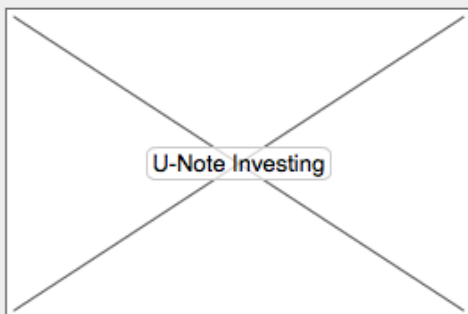


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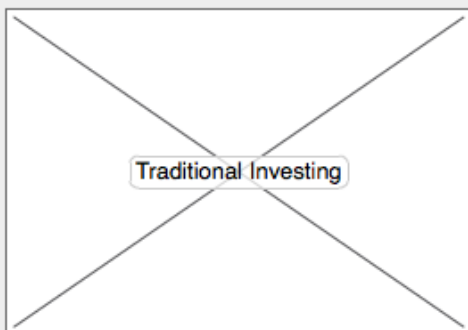


## How Direct Investing Works

The U-Haul Investors Club® has several unique features that individuals do not normally see in investment opportunities, even in peertopeer lending and crowdfunding.



**VS.**



## How to invest in U-Notes

Step 1

[JOIN](#)

Step 2

[SIGN IN](#)

Step 3

[INVEST](#)

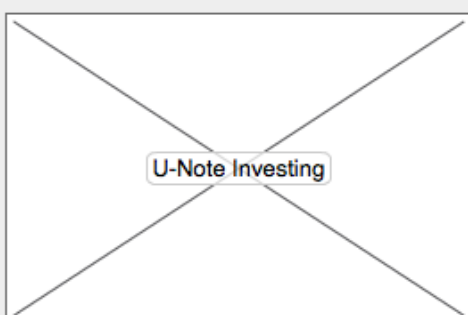
Things to consider before you invest  
with U-Haul Investors Club®





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VS.



## How to invest in U-Notes

Step 1

[JOIN](#)

Step 2

[SIGN IN](#)

Step 3

[INVEST](#)

## Things to consider before you invest with U-Haul Investors Club®



We believe in transparency, so here are a few things you should know before you start investing.

### U-Haul Investors Club® is not for short-term investors

U-Haul Investors Club® members cannot easily sell or trade their U-Notes®, and are required to hold the U-Note® until maturity unless earlier redeemed by us in our sole discretion. Maturities range between 2 to 30 years, please review the terms in [our prospectus and prospectus supplements](#) carefully and invest accordingly.

### The U-Note® is not FDIC insured

While the money you deposit into your U-Haul Investors Club® account is not insured by anyone, your investment is secured by the asset.

### There are risks involved

As with all forms of investments, risk can only be reduced, not eliminated. View our prospectus and prospectus supplements for details on the risks of investing with U-Haul Investors Club®.

### No pre-payment penalty

We reserve the right to pay back any U-Note® at any time, with no pre-payment penalties. However, we are under no obligation to do so.

### Full-Recourse Obligation

"Full-Recourse Obligation" means that AMERCO® (the issuer) is required to repay you the full amount of principal and interest owed. Your recovery is not limited to the value of the collateral securing your U-Note®, as would be the case in a limited-recourse or non-recourse scenario. The collateral provides you with a security interest and lien on the specified asset(s) you select with your investment, and the full recourse nature of the U-Note® means that AMERCO® is required to repay you in full. View our prospectus and prospectus supplements and all terms and conditions for details on the risks of investing with U-Haul Investors Club®.

### No secondary market

Each U-Note® investment must be held until its respective maturity date. There is no secondary market for U-Notes®, and you will not be able to sell the U-Note® back to the company. If you want to sell your U-Note® you will need to find a buyer yourself and pay a transfer and re-title fee. The current fee is \$25 per transfer (Fee subject to change without prior notice).





## Frequently Asked Questions

Question or keyword

Search

### ***What is a U-Note®?***

A U-Note® is a collateralized debt security issued by AMERCO, a Nevada corporation. All U-Notes® are full recourse to the issuer.

### ***Is there a fee to join or a monthly service fee?***

No, there is no fee to join and there are no monthly service fees.

### ***Is there a minimum balance requirement?***

To begin investing, your U-Haul Investors Club® account must have a balance of at least \$100.

### ***I signed up, but I didn't get an account activation email. What should I do?***

First, check your email provider's spam or bulk email folder. You may have the email, just not in your inbox. If you're sure you don't have the email from the U-Haul Investors Club®, please try to sign in with the original email address. You will receive a message notifying you that the account is not yet activated. Then, follow the instructions for requesting a new account activation email.

### ***Will U-Haul Investors Club® still consider issuing the U-Note® when its offering's funding percentage is low on the offering close date?***

Yes, AMERCO may still decide to fund the offering and issue the U-Note® even when it's not 100% funded by the investors. In addition, AMERCO may choose to (i) extend the offering period or (ii) cancel the offering. At AMERCO's sole discretion, AMERCO may decide to cancel an offering even when it is 100% funded by the investors. If an offering is cancelled, the money subscribed will be credited to the investor's U-Haul Investors Club® account.

### ***What is the minimum initial deposit required to start a U-Haul Investors Club® account?***

The minimum initial deposit required is \$100. You can then add to or withdraw from your U-Haul Investors Club® account in any denomination.

### ***Can U-Haul employees invest?***

Yes, U-Haul employees may open a U-Haul Investors Club® account and invest in U-Notes®.

Load More



## Contact Us

Interested in the direct investing opportunities other than peer to peer lending or crowdfunding, but still have questions that are not answered in our [Frequently Asked Question](#) webpage?

Submit your question today and we will respond accordingly.

Your Name

Your email address

Comments

Send