



# LOAN RATES

Effective 6/16/15

## Unsecured Loans and Credit Cards

| Loan Type                   | Maximum Loan Term   | Credit Score | Interest Rate and APR |
|-----------------------------|---------------------|--------------|-----------------------|
| Unsecured - Closed End Loan | 48 months (4 years) | 750+         | 7.50%                 |
|                             |                     | 700-749      | 9.00%                 |
|                             |                     | 675-699      | 10.00%                |
|                             |                     | 650-674      | 11.50%                |
|                             |                     | 649-         | 13.50%                |

|                               |                     |         |         |
|-------------------------------|---------------------|---------|---------|
| Revolving Line of Credit Loan | 24 months (2 years) | 750+*** | 5.9%*** |
|                               |                     | 700+    | 8.90%   |
|                               |                     | 675-699 | 10.90%  |
|                               |                     | 650-674 | 13.90%  |
|                               |                     | 649-    | 15.90%  |

|                           |           |      |       |
|---------------------------|-----------|------|-------|
| Visa Platinum Credit Card | Revolving | 700+ | 7.90% |
|                           |           | n/a  | n/a   |
|                           |           | n/a  | n/a   |

|                                    |           |         |        |
|------------------------------------|-----------|---------|--------|
| Visa Classic & Secured Credit Card | Revolving | 700+    | 7.90%  |
|                                    |           | 675-699 | 9.90%  |
|                                    |           | 674-    | 12.90% |

\*\*\* The Revolving Line of Credit Rate of 5.90% Must meet the following Qualifications:

- 750 + Credit Score
- Must have a Savings & Checking with the Credit Union
- Must have one additional loan with the Credit Union

## Secured Savings & CD Loans

|                          |                     |     |       |
|--------------------------|---------------------|-----|-------|
| Share Secured by Savings | 36 months (3 years) | n/a | 3.25% |
|                          |                     | n/a | n/a   |
|                          |                     | n/a | n/a   |

|                     |         |     |              |
|---------------------|---------|-----|--------------|
| Share Secured by CD | CD Term | n/a | CD Rate + 2% |
|                     |         | n/a | n/a          |
|                     |         | n/a | n/a          |

Minimum term of Share Certificate pledged is 12 months.

Loans secured by CDs must not have a contract term that exceeds CD term.

## Benefits of financing with your Credit Union:

- ◆ This loan is not sold. We will fund and service it.
- ◆ None of our loans have a pre-payment penalty
- ◆ Direct Deposit to loan or Auto Pay Available
- ◆ Payments can be made as often as you like with no additional charge (example: weekly or bi-weekly)

Interest rates based on credit score at time of application. Applicants must meet underwriting guidelines to be approved.

