

## New and Used Auto Loans

Term	Minimum Amount	Annual Percentage Rate
Up to 84 months	\$5,000.00	2.99% - 16.99%*

NEW auto loan financing up to 120% MSRP plus tax, title, licensing, GAP, MBI. USED auto loan financing up to 115% KBB retail, plus tax, title, licensing, GAP, MBI. Auto considered NEW if current or prior model year with less than 12,000 miles. Maximum age of a USED auto cannot exceed eight (8) model years or exceed 96K miles and must have a minimum KBB Low Book of \$5,000. Additional discounts may apply.<sup>1</sup>

## New and Used RV and Boat Loans

Term	Minimum Amount	Annual Percentage Rate
Up to 120 months	\$5,000.00	7.25% - 15.00%*

Financing up to 90% on new RVs/Boats and 80% on used RVs/Boats of invoice or NADA retail value.

## New and Used Motorcycle Loans

Term	Minimum Amount	Annual Percentage Rate
Up to 60 months	\$5,000	7.25% - 15.00%*

Financing up to 90% on new autos and 80% on used autos of MSRP, Retail KBB or NADA book values (4 years & newer).

## Unsecured Loans - Signature

Term	Minimum Amount	Annual Percentage Rate
Up to 48 months	\$500	10.25% - 17.99%*

## Unsecured Loans - Debt Consolidation

Term	Minimum Amount	Annual Percentage Rate
Up to 48 months	\$500	9.99%*

## Unsecured Loans - Line of Credit - Adjustable Variable Rate

Term	Maximum Amount	Annual Percentage Rate
Revolving	\$25,000	11th District COFI + 8.25%*

## Home Equity Line of Credit - Adjustable Variable Rate

Term	Minimum Amount	Annual Percentage Rate
Up to 20 years	\$10,000	5.00% - 16.00%*

## 1st Mortgage

Term	Minimum Amount	Annual Percentage Rate
Call (888) 879-0556 or click <a href="#">HERE</a> for details or to apply!		

## Secured Loans - Share

Term	Minimum Amount	Annual Percentage Rate
Up to 48 months	\$500	Share Rate + 4.25%*

Up to 100% of balance of pledge amount.

## Secured Loans - Share Certificate

Term	Minimum Amount	Annual Percentage Rate
Maximum term to coincide with maturity date of the Share Certificate	\$500	Certificate Rate + 4.25%*

Up to 100% of balance of Share Certificate.

## Visa

Type	Limit Range	Annual Percentage Rate
Gold	\$5,000 - \$25,000	9.99% - 10.50%*
Classic	\$500 - \$20,000	12.95% - 14.75%*
Student Classic	\$500 - \$1,500	12.95% - 14.75%*
Premium Secured	\$500 - \$3,000 (90% of shares pledged)	7.99%*

\*Annual Percentage Rates (APR) are subject to change without notice. Rate, maximum term, maximum loan amount and advance amount based on credit qualifications. All loans subject to credit approval. The credit union reserves the right to determine collateral value based on industry recognized guides or full appraisal. Collateral protection insurance is required to obtain any secured loan. Must be 18 or older to apply. Loans subject to all credit union policies and procedures. Call for details. Representative example: Pay \$17.97 per month per \$1,000 borrowed for 60 months at 2.99% Annual Percentage Rate with up to 120% financing.

1: Automatic Payment = .25% discount; Hybrid or Fuel Efficient Auto = .50% discount (Fuel Efficient Auto = Passenger Auto with combined city/highway 34 MPG or better or Pick Ups/Vans/SUVs with combined city/highway 21MPG or better.)

