

NEW AND USED CARS AND TRUCKS

New Cars and Trucks

Up to 80% financing of cash price (down payment of 20% or more), plus tax, license, warranty, GAP, and some fees

APR	Minimum Ln Amount	Term (months)
2.99% - 8.99%	N/A	24
2.99% - 8.99%	N/A	36
2.99% - 8.99%	N/A	48
3.99% - 9.99%	N/A	60
3.99% - 9.99%	\$20,000	72
4.99% - 10.99%	\$25,000	84

*Deduct .25% for loans with Direct Deposit or Payroll Deduction

New Cars and Trucks

81% - 100% financing of cash price (down payment of 19% or less), plus tax, license, warranty, GAP, and some fees

APR	Minimum Ln Amount	Term (months)
3.99% - 9.99%	N/A	24
3.99% - 9.99%	N/A	36
3.99% - 9.99%	N/A	48
4.99% - 10.99%	N/A	60
4.99% - 10.99%	\$20,000	72
5.99% - 11.99%	\$25,000	84

*Deduct .25% for loans with Direct Deposit or Payroll Deduction

Used Cars and Trucks

(2004 - 2010 with less than 100,000 miles)

Up to 100% financing**

APR	Minimum Ln Amount	Term (months)
3.99% - 9.99%	N/A	24
3.99% - 9.99%	N/A	36
4.99% - 10.99%	N/A	48
5.99% - 11.99%	N/A	60
6.99% - 12.99%	\$20,000	72
7.99% - 13.99%	\$25,000	84

*Deduct .25% for loans with Direct Deposit or Payroll Deduction

**Amount financed may not exceed 100% of retail Kelley Blue Book plus tax, license, warranty, GAP, and some fees. Older used cars and trucks may be eligible up to wholesale blue book value with +1% rate adjustment. Please contact the credit union for more information.

NEW AND USED MOTORCYCLES

New Motorcycles, Personal Watercraft, ATV's 2010

Up to 80% financing of cash price (down payment of 20% or more), plus tax, license, warranty, GAP, and some fees

APR	Minimum Ln Amount	Term (months)
5.99% - 10.99%	N/A	24
5.99% - 10.99%	N/A	36
5.99% - 10.99%	N/A	48
6.99% - 12.99%	N/A	60
7.99% - 13.99%	\$20,000	72
8.99% - 15.99%	\$25,000	84

*Deduct .25% for loans with Direct Deposit or Payroll Deduction

New Motorcycles, Personal Watercraft, ATV's 2010

81% - 100% financing of cash price (down payment of 19% or less), plus tax, license, warranty, GAP, and some fees

APR	Minimum Ln Amount	Term (months)
6.99% - 12.99%	N/A	24
6.99% - 12.99%	N/A	36
6.99% - 12.99%	N/A	48
7.99% - 13.99%	N/A	60
8.99% - 14.99%	\$20,000	72
9.99% - 15.99%	\$25,000	84

*Deduct .25% for loans with Direct Deposit or Payroll Deduction

Used Motorcycles, Personal Watercraft, ATV's (2003 - 2010)**Motorcycles less than 75,000**

Up to 100% financing**

APR	Minimum Ln Amount	Term (months)
6.99% - 12.99%	N/A	24
6.99% - 12.99%	N/A	36
7.99% - 13.99%	N/A	48
8.99% - 14.99%	N/A	60
9.99% - 15.99%	\$20,000	72
10.99% - 16.99%	\$25,000	84

*Deduct .25% for loans with Direct Deposit or Payroll Deduction

**Amount financed may not exceed 100% of retail Kelley Blue Book plus tax, license, warranty, GAP, and some fees.

NEW AND USED RECREATIONAL VEHICLES including BOATS**New Recreational Vehicles including Boats 2010**

Up to 80% financing of cash price (down payment of 20% or more), plus tax, license, warranty, GAP, and some fees

APR	Minimum Ln Amount	Term (months)
5.99% - 11.99%	N/A	24
5.99% - 11.99%	N/A	36
5.99% - 11.99%	N/A	48
6.99% - 12.99%	N/A	60
6.99% - 12.99%	\$15,000	72
7.99% - 13.99%	\$25,000	120
8.99% - 14.99%	\$25,000	144

*Deduct .25% for loans with Direct Deposit or Payroll Deduction

New Recreational Vehicles including Boats 2010

81% - 100% financing of cash price (down payment of 19% or less), plus tax, license, warranty, GAP, and some fees

APR	Minimum Ln Amount	Term (months)
6.99% - 12.99%	N/A	24
6.99% - 12.99%	N/A	36
6.99% - 12.99%	N/A	48
7.99% - 13.99%	N/A	60
8.99% - 14.99%	\$15,000	72
8.99% - 14.99%	\$25,000	120
9.99% - 15.99%	\$25,000	144

*Deduct .25% for loans with Direct Deposit or Payroll Deduction

Used Recreational Vehicles including Boats (2003 - 2010)

Up to 100% financing**

APR	Minimum Ln Amount	Term (months)
6.99% - 12.99%	N/A	24
6.99% - 12.99%	N/A	36
7.99% - 13.99%	N/A	48
8.99% - 14.99%	N/A	60
9.99% - 15.99%	\$15,000	72
9.99% - 15.99%	\$25,000	120
10.99% - 16.99%	\$25,000	144

*Deduct .25% for loans with Direct Deposit or Payroll Deduction

**Amount financed may not exceed 100% of retail Kelley Blue Book/NADA plus tax, license, warranty, GAP, and some fees.

HOME EQUITY LOC

Contact Credit Union for more information

PERSONAL LOANS

Signature Loan

Minimum Loan \$300

Maximum Loan \$8,000

APR	Minimum Loan Amount	Term (months)
9.99% - 15.99%	N/A	12
9.99% - 15.99%	\$1,001	18
9.99% - 15.99%	\$1,501	24
10.99% - 16.99%	\$2,501	36
10.99% - 16.99%	\$3,501	48
11.99% - 17.99%	\$5,001	54

*Deduct .25% for loans with Direct Deposit or Payroll Deduction

VISA

Credit Card

Minimum \$300

Maximum \$8,000

APR	Minimum Amt	Term (months)
Program A		
10.8% - 13.80%	\$300	N/A

*\$15 Annual Fee for Program A

Program B		
12.84% - 15.84%	\$300	N/A

*No Annual Fee for Program B

Share Secured VISA		
Rate based on Program	\$300	N/A

*to be determined by amount secured in shares

**\$15 Annual Fee for Secured

SHARE SECURED

Share Secured

Contact Credit Union for more information.

Certificate Secured

Contact Credit Union for more information.

ADDITIONAL INFORMATION

Deduct an additional .25% for loan with Direct Deposit or Payroll Deduction with Automatic Payment Transfer (Real Estate, VISA, Overdraft Line of Credit, and Share/Certificate secured excluded).

This summary is for informational purposes only. It does not in any way guarantee that a loan applicant will qualify or that a loan request will be approved for the maximum. Loan amounts, terms, and interest rates are subject to change without notice. All loans are subject to credit approval. Loan rates are based on the applicant's FICO score and the term the loan is financed for. Loan applications are subject to a \$20.00 loan processing fee which is refundable upon loan approval and funding within 30 days of approval date (Quick Cash Loans excluded).

Credit life and Disability Insurance is available on all loans except Real Estate Loans.

Mechanical Breakdown Protection (extended warranty) may be available depending on the vehicle.

We offer a GAP Program (Guaranteed Asset Protection) which compliments your vehicle insurance coverage.

WCFCU does not finance Salvaged Title or Lemon Law Buyback vehicles.