



Loan Rates

January 27, 2010

NEW AND USED CARS AND TRUCKS

New Cars and Trucks

70% Financing of Purchase Price, plus tax, license, service contract, GAP

Used Cars and Trucks (Year 2006 and newer)

70% Financing of Retail Value (no extras), plus tax, license, service contract, GAP

APR	Minimum Ln Amount	Term (months)
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4.50% - 10.65%	N/A	24
4.65% - 11.50%	\$2,000	36
5.00% - 11.85%	\$5,001	48
5.25% - 12.00%	\$10,001	60
5.50% - 12.25%	\$20,001	72
5.65% - 12.50%	\$30,001	84

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

New Cars and Trucks

80% Financing of Purchase Price, plus tax, license, service contract, GAP

Used Cars and Trucks (Year 2006 and newer)

80% Financing of Retail Value (no extras), plus tax, license, service contract, GAP

APR	Minimum Ln Amount	Term (months)
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5.00% - 11.25%	N/A	24
5.15% - 11.65%	\$2,000	36
5.50% - 12.00%	\$5,001	48
5.75% - 12.25%	\$10,001	60
6.00% - 12.50%	\$20,001	72
6.15% - 12.75%	\$30,001	84

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

New Cars and Trucks

90% Financing of Purchase Price, plus tax, license, service contract, GAP

Used Cars and Trucks (Year 2006 and newer)

90% Financing of Retail Value (no extras), plus tax, license, service contract, GAP

APR	Minimum Ln Amount	Term (months)
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5.50% - 11.75%	N/A	24
5.65% - 12.15%	\$2,000	36
6.00% - 12.50%	\$5,001	48
6.25% - 12.75%	\$10,001	60
6.50% - 13.00%	\$20,001	72
6.65% - 13.50%	\$30,001	84

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

New Cars and Trucks

100% Financing of Purchase Price, plus tax, license, service contract, GAP

Used Cars and Trucks (Year 2006 and newer)

100% Financing of Retail Value (no extras), plus tax, license, service contract, GAP

APR	Minimum Ln Amount	Term (months)
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6.00% - 12.25%	N/A	24
6.15% - 12.65%	\$2,000	36
6.50% - 12.90%	\$5,001	48

6.75% - 13.25%	\$10,001	60
7.00% - 13.40%	\$20,001	72
7.15% - 13.65%	\$30,001	84

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

Used Cars and Trucks (Year 2000 through 2005)

Finance up to 100% of Wholesale Value (with extras), plus tax, license, service contract, GAP

APR	Minimum Ln Amount	Term (months)
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7.00% - 13.25%	N/A	24
7.15% - 13.65%	\$2,000	36
7.50% - 13.90%	\$5,001	48
7.75% - 14.25%	\$10,001	60
8.00% - 14.40%	\$20,001	72
8.15% - 14.65%	\$30,001	84

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

NEW AND USED MOTORCYCLES

New Motorcycles

70% Financing of Purchase Price, plus tax, license, service contract, GAP

Used Motorcycles (Year 2006 and newer)

70% Financing of Retail Value (no extras), plus tax, license, service contract, GAP

APR	Minimum Ln Amount	Term (months)
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5.00% - 11.25%	N/A	24
5.15% - 11.65%	\$2,000	36
5.50% - 12.00%	\$5,001	48
5.75% - 12.25%	\$10,001	60
6.00% - 12.50%	\$20,001	72
6.15% - 12.75%	\$30,001	84

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

New Motorcycles

80% Financing of Purchase Price, plus tax, license, service contract, GAP

Used Motorcycles (Year 2006 and newer)

80% Financing of Retail Value (no extras), plus tax, license, service contract, GAP

APR	Minimum Ln Amount	Term (months)
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5.25% - 11.50%	N/A	24
5.40% - 11.90%	\$2,000	36
5.75% - 12.25%	\$5,001	48
6.00% - 12.50%	\$10,001	60
6.25% - 12.75%	\$20,001	72
6.40% - 13.00%	\$30,001	84

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

New Motorcycles

90% Financing of Purchase Price, plus tax, license, service contract, GAP

Used Motorcycles (Year 2006 and newer)

90% Financing of Retail Value (no extras), plus tax, license, service contract, GAP

APR	Minimum Ln Amount	Term (months)
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5.50% - 11.75%	N/A	24
5.65% - 12.15%	\$2,000	36
6.00% - 12.50%	\$5,001	48
6.25% - 12.75%	\$10,001	60
6.50% - 13.00%	\$20,001	72
6.65% - 13.50%	\$30,001	84

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

New Motorcycles

100% Financing of Purchase Price, plus tax, license, service contract, GAP

Used Motorcycles (Year 2006 and newer)

100% Financing of Retail Value (no extras), plus tax, license, service contract, GAP

APR	Minimum Ln Amount	Term (months)
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6.00% - 12.25%	N/A	24
6.15% - 12.65%	\$2,000	36
6.50% - 12.90%	\$5,001	48
7.00% - 13.25%	\$10,001	60
8.00% - 13.50%	\$20,001	72
9.00% - 14.25%	\$30,001	84

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

Used Motorcycles (Year 2000 through 2005)

Finance up to 100% of Wholesale Value (with extras), plus tax, license, service contract, GAP

APR	Minimum Ln Amount	Term (months)
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7.00% - 13.25%	N/A	24
7.15% - 13.65%	\$2,000	36
7.50% - 13.90%	\$5,001	48
7.75% - 14.25%	\$10,001	60
8.00% - 14.40%	\$20,001	72
8.15% - 14.65%	\$30,001	84

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

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

70% Financing of Purchase Price, plus tax, license, service contract, GAP

Used Recreational Vehicles

70% Financing of Retail Value (no extras), plus tax, license, service contract, GAP

APR	Minimum Ln Amount	Term (months)
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5.50% - 11.75%	N/A	24
5.65% - 12.15%	\$2,000	36
6.00% - 12.50%	\$5,001	48
6.25% - 12.75%	\$10,001	60
6.50% - 13.00%	\$15,001	72
6.65% - 13.50%	\$25,001	84
6.95% - 13.50%	\$25,001	120
7.25% - 14.75%	\$25,001	144

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

New Recreational Vehicles

80% Financing of Purchase Price, plus tax, license, service contract, GAP

Used Recreational Vehicles

80% Financing of Retail Value (no extras), plus tax, license, service contract, GAP

APR	Minimum Ln Amount	Term (months)
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6.00% - 12.25%	N/A	24
6.15% - 12.65%	\$2,000	36
6.50% - 12.90%	\$5,001	48
7.00% - 13.25%	\$10,001	60
8.00% - 13.50%	\$15,001	72
9.00% - 14.25%	\$25,001	84
9.25% - 15.00%	\$25,001	120
9.75% - 16.00%	\$25,001	144

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

New Recreational Vehicles

90% Financing of Purchase Price, plus tax, license, service contract, GAP

Used Recreational Vehicles

90% Financing of Retail Value (no extras), plus tax, license, service contract, GAP

APR	Minimum Ln Amount	Term (months)
6.60% - 12.40%	N/A	24
7.00% - 12.80%	\$2,000	36
7.25% - 13.15%	\$5,001	48
7.40% - 13.40%	\$10,001	60
8.40% - 13.75%	\$15,001	72
9.40% - 14.50%	\$25,001	84
9.65% - 14.75%	\$25,001	120
10.15% - 16.25%	\$25,001	144

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

New Recreational Vehicles

100% Financing of Purchase Price, plus tax, license, service contract, GAP

Used Recreational Vehicles

100% Financing of Retail Value (no extras), plus tax, license, service contract, GAP

APR	Minimum Ln Amount	Term (months)
7.35% - 13.15%	N/A	24
7.75% - 13.55%	\$2,000	36
8.00% - 13.90%	\$5,001	48
8.75% - 14.25%	\$10,001	60
9.00% - 14.50%	\$15,001	72
10.00% - 15.00%	\$25,001	84
10.25% - 15.25%	\$25,001	120
10.75% - 16.75%	\$25,001	144

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

Used Recreational Vehicles (Year 1995 through 2005)

Finance up to 100% of Wholesale Value (with extras), plus tax, license, service contract, GAP

APR	Minimum Ln Amount	Term (months)
7.00% - 13.25%	N/A	24
7.15% - 13.65%	\$2,000	36
7.50% - 13.90%	\$5,001	48
7.75% - 14.25%	\$10,001	60
8.00% - 14.40%	\$15,001	72
8.15% - 14.65%	\$25,001	84
8.40% - 15.00%	\$25,001	120
9.00% - 16.00%	\$25,001	144

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

REAL ESTATE

Home Equity Line of Credit Contact Credit Union for more information

PERSONAL LOANS**Signature Loan**

Minimum Loan \$300

Maximum Loan \$8,000

APR	Minimum Loan Amount	Term (months)
9.00% - 14.35%	N/A	12
9.25% - 14.50%	\$1,001	18

9.50% - 14.75%	\$1,501	24
9.75% - 15.00%	\$2,501	36
10.00% - 15.50%	\$3,501	42
10.25% - 16.00%	\$5,001	48

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

VISA

Credit Card

Minimum \$300

Maximum \$8,000

APR	Minimum Amt	Term (months)
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Program A

10.8% - 15.55%	\$300	N/A
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*\$15 Annual Fee for Program A

Program B

12.84% - 17.59%	\$300	N/A
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*No Annual Fee for Program B

Share Secured VISA

12.84% - 17.59%	\$300	N/A
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*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.

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

All loans are subject to a non-refundable processing fee of \$20.00.

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