

<u>UNSECURED LOANS</u>	<u>RATE</u>	<u>TERM</u>
<u>Fixed Rates</u>		
Signature and Premier LOC	14.90% - 18.00%	Varies

<u>SECURED LOANS</u>	<u>RATE</u>	<u>TERMS</u>
Stock Secured	7.00%	50% of market price, 0-2 year loan
	8.00%	Over 2 year loan
Share Secured	Varies	0 - 5 year loan (Regular share rate + 2%)
	Varies	Over 5 year loan (Regular share rate + 2.5%)
Term Share Certificate	Varies	Varies (Certificate rate + 2%) CD and loan on same term and maturity

<u>NEW AUTO RATES:</u>	<u>TERM</u>	<u>*Up to 80%</u>	<u>81% - 100%</u>
		as low as	as low as
	up to 60 months	3.75%	3.95%
	up to 72 months **	4.90%	5.25%
	up to 84 months ***	5.25%	5.50%

* % of purchase price financed.
 ** MSRP must be at least \$25,000. ***MSRP must be at least \$40,000.
 † Driving Sense: (Auto Balloon Note) add 100 basis point (1.00%)
 to standard new or used auto rates.
 †† "Green Loans" 50 basis pt. reduction for Hybrids or vehicles rated 25 mpg city.

*We offer
 Rate Matching
 For New and Used
 Autos!*

<u>USED AUTO RATES</u>	<u>*TERM</u>	<u>NADA LOAN</u>	<u>NADA RETAIL</u>
		as low as	as low as
	up to 60 months	4.50%	4.95%
	up to 72 months	5.25%	5.75%

*FREE!
 Auto Exam Inspection
 Available For New and Used Autos*

*Term is based on the purchase price and year model. Contact the credit union for details. For a 72 month term, the NADA retail must be \$25,000.
 Used auto base rates are determined by the amount financed using NADA loan, trade, or retail.

<u>HOME IMPROVEMENT AND HOME EQUITY LOANS</u>	<u>TERM</u>	<u>RATES AS LOW AS</u>	<u>25 basis pt. reduction with green improvement</u>
(Minimum loan \$4,000)	up to 60 months	4.95%	
	61 to 120 months	5.95%	
Ask about Green Loan Discount on 60-month term	121 to 180 months	6.50%	(Example of payment calc: Loan amount = \$1,000 at 6.50% int. rate for 60 months = payments of \$19.57)
	181 to 240 months	6.75%	

<u>HELOC</u>	<u>TERM</u>	<u>BALANCE</u>	
(Texas Property Only)	up to 60 months	\$4,000 - \$30,000	Margin is .5% - 4% above Prime Rate as listed in the Wall Street Journal.
(Minimum advance \$4,000)	61 to 120 months	\$30,001 - \$70,000	Contact our Lending Call Center for Details and Current Rate
	121 to 180 months	\$70,001 - \$150,000	(Example of payment calc: Loan amount = \$1,000 at 6.50% int. rate for 60 months = payments of \$19.57)

<u>RECREATIONAL VEHICLES</u>	<u>TERMS</u>	<u>RATES AS LOW AS</u>	
(Boats and Travel Trailers)	up to 48 months	6.95%	<i>New recreational vehicles / Boats: maximum loan amount is 100% of purchase price including TT&L. Used Recreational vehicles/ Boats: Maximum loan amount is 100% of NADA Retail including Options</i>
	up to 72 months	7.55%	
	up to 120 months	7.95%	
	up to 132 months	8.55%	
	up to 144 months	8.95%	
<i>Term: up to 48 months \$7,500. & under, up to 72 months \$7,501. - \$15,000., up to 120 months \$15,001. - \$25,000., up to 132 months \$25,001 - \$35,000., up to 144 months \$35,001.00 and greater</i>			

<u>Furniture, appliances and Personal Computers</u>	<u>TERMS</u>	<u>RATES AS LOW AS</u>	<u>Maximum loan amount of \$5,000.00 and must be paid directly to the Merchant or a credit card.</u>
	up to 36 months	10.00%	

<u>Motorcycles, Jet Skis, ATV's & Farm Equipment</u>	<u>TERMS</u>	<u>RATES AS LOW AS</u>	<u>100% of Purchase price (New) 100% of NADA retail on (Used)</u>
	up to 60 months	8.95%	

RATES ARE SUBJECT TO CHANGE AT ANY TIME. CREDIT IS SUBJECT TO APPROVAL AND IS BASED ON CREDIT RATING. RATES LISTED ABOVE ARE ANNUAL PERCENTAGE RATES.