

lending rates

Vehicle Loans

NEW Cars, Trucks, Motorcycles, Trailers & Recreational Vehicles (RVs) - 2012 / ^{mileage} under 5k

financing up to 100% / terms up to 84 months

NEW Boats & Motorhomes - 2012

financing up to 100% / terms up to 144 months

USED Cars, Trucks, Motorcycles, Trailers & RVs - 2002 to 2011 / ^{mileage} under 100k

financing up to 100% / terms up to 84 months

USED Boats & Motorhomes - 2002 to 2011

financing up to 100% / terms up to 144 months

TERMS

APR*

24 months 2.90 - 16.75 %

36 months 2.90 - 17.00 %

48 months 2.90 - 17.25 %

60 months 2.95 - 17.50 %

72 months 4.00 - 17.50 %

84 months 5.50 - 17.50 %

120 months 7.25 - 17.50 %

144 months 8.00 - 17.50 %

24 months 3.25 - 17.25 %

36 months 3.25 - 17.50 %

48 months 3.75 - 17.75 %

60 months 4.00 - 18.00 %

72 months 5.00 - 18.00 %

84 months 6.00 - 18.00 %

120 months 7.75 - 18.00 %

144 months 8.50 - 18.00 %

Credit Cards

Visa Platinum Credit Card

No Annual Fee / Late Fee: \$25

TERMS

Revolving

APR*

9.90 - 17.90 %

Consumer Loans

Personal Loan

90% Share Secured Loan

90% Certificate Secured Loan

TERMS

up to 60 months

up to 47 months

up to 47 months

APR*

8.90 - 18.00 %

2.50 % over Savings Account Rate

2.50 % over Certificate Account Rate

Home Loans

Home Equity Line of Credit (HELOC)

10-year draw

Fixed Rate Home Equity Loan

Fixed for a 5-year period with 15-year amortization

TERMS

80 % LTV

80 % LTV

APR*

4.50 - 12.25 % Prime + Margin

5.00 - 12.75 % Prime + Margin

First Trust Deeds (Fixed & Variable Rate) are available through our mortgage specialist: 818) 238.2900 x2

*APR is Annual Percentage Rate. The Home Equity Line of Credit APR is a variable rate which is based on the Prime Rate. Loan approval and rate are based on a verification of income, an evaluation of your creditworthiness, and property evaluations which include Loan-to-Value (LTV). Your rate will never be less than 4.00% or exceed 18.00%. If you cancel your loan, third party fees may apply. Costs include a non-refundable appraisal fee, plus title insurance and recording fees. Property insurance is required. Loan amounts up to \$250,000. For additional details, please call the Credit Union at (818) 238-2900. All loans and rates are subject to change. For internal use only.

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