

lending rates

Vehicle Loans

TERMS

APR*

NEW Cars, Trucks & SUVs / 2020-2021

- ▶ mileage up to 5K
- ▶ financing up to 100%
- ▶ terms up to 84 months

Ask us about our great loan rates for NEW Motorcycles, Trailers, Motorhomes & Boats - terms up to 144 months!

| | |
|-----------|----------------|
| 24 months | 2.00 - 16.75 % |
| 36 months | 2.25 - 17.00 % |
| 48 months | 2.50 - 17.25 % |
| 60 months | 2.75 - 17.50 % |
| 72 months | 3.50 - 17.50 % |
| 84 months | 4.25 - 17.50 % |

USED Cars, Trucks & SUVs / 2011-2020

- ▶ mileage up to 150K
- ▶ financing up to 100%
- ▶ terms up to 84 months

Ask us about our great loan rates for USED Motorcycles, Trailers, Motorhomes & Boats - terms up to 144 months!

| | |
|-----------|----------------|
| 24 months | 2.50 - 17.25 % |
| 36 months | 2.75 - 17.50 % |
| 48 months | 3.00 - 17.75 % |
| 60 months | 3.25 - 18.00 % |
| 72 months | 4.00 - 18.00 % |
| 84 months | 4.75 - 18.00 % |

Credit Cards

TERMS

APR*

Visa Platinum Credit Card

NO Annual Fee, NO Balance Transfer Fee, NO Cash Advance Fee / Late Fee: \$25.00

Revolving 9.90 - 17.90%

Consumer Loans

TERMS

APR*

Personal Loan

up to 60 months 6.90 - 18.00%

Savings-Secured Loan

up to 60 months 2.50% over Savings/Certificate Rate

Home Loans

TERMS

APR*

Home Equity Line of Credit / HELOC (10 year draw)

80% LTV 4.00 - 10.75% Prime +/- Margin

Home Equity Line of Credit / HELOC (10 year draw)

60% LTV 4.00 - 10.25% Prime +/- Margin

NEW: ASK ABOUT OUR 2.99% 12-MONTH HELOC INTRODUCTORY RATE! Less Fees + Low Intro Rate = Happy HELOC Members!

First Mortgages (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 exceed 18.00% or be less than 4.00% — unless there is an initial discount rate that is offered below 4.00%. If you cancel your loan, third party fees may apply. Costs include a \$350 title insurance fee and a non-refundable appraisal fee, paid directly to the designated appraisal company. Property insurance is required. Loan amounts up to \$400,000. For additional details, please call the Credit Union at (818) 238-2900. All loans and rates are subject to change. UMe is proud to be an Equal Housing Lender.

umecreditunion.com

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