

# lending rates

## Vehicle Loans

### NEW Cars, Trucks & SUVs / 2018-2019

- ▶ 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!

#### TERMS

#### APR\*

24 months	2.75 - 16.75 %
36 months	3.00 - 17.00 %
48 months	3.25 - 17.25 %
60 months	3.50 - 17.50 %
72 months	4.00 - 17.50 %
84 months	4.75 - 17.50 %

### USED Cars, Trucks & SUVs / 2009-2018

- ▶ 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	3.25 - 17.25 %
36 months	3.50 - 17.50 %
48 months	3.75 - 17.75 %
60 months	4.00 - 18.00 %
72 months	4.50 - 18.00 %
84 months	5.25 - 18.00 %

## Credit Cards

### Visa Platinum Credit Card

NO Annual, Balance Transfer, Cash Advance or Foreign Transaction Fees / Late Fee: \$25.00

#### TERMS

#### APR\*

Revolving	9.90 - 17.90%
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## Consumer Loans

### Personal Loan

#### TERMS

#### APR\*

up to 60 months	6.90 - 18.00%
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### Savings-Secured Loan

up to 60 months	2.50% over Savings/Certificate Rate
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## Home Loans

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

#### TERMS

#### APR\*

80% LTV	6.25 - 13.50% Prime + Margin
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**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 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.

[umecreditunion.com](http://umecreditunion.com)

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