



PEOPLE HELPING PEOPLE, THE CREDIT UNION WAY

## RATES EFFECTIVE 1-04-2018 AS SET BY THE BOARD OF DIRECTORS

SCORE MODELS	RATES
A= 750 AND HIGHER	A= BASE RATE
B= 749-650	B= RATE + 2%
C= 649-601	C= RATE + 4%
D= 600-550(COSIGNER REQUIRED	D= RATE + 6%
E= 549 AND BELOW (COSIGNER REQ)	E= RATE + 8%

NO SCORE = C RATE AND A COSIGNER IS REQUIRED

### NEW AUTO, RV, BOATS, MOTORCYCLES

UP TO 72 MONTHS (10,000 MILES OR LESS AND NEVER TITLED)  
4.19% AND UP DEPENDING ON CREDIT SCORE

### USED AUTO, RV, BOATS, MOTORCYCLES (NADA CLEAN TRADE)

2018 - 2013 = 4.19% AND UP ( 5 YEARS)  
2012 - 2009 = 4.69% AND UP ( 42 MONTHS)  
2008 AND OLDER = 5.19% AND UP ( 30 MONTHS)

**TERMS OF REFINANCING** = VEHICLE MUST STILL BE OF CLEAN TRADE IN VALUE OR UNDER. NEW RATES WILL APPLY BASED ON CURRENT CREDIT SCORE.

### SIGNATURE LOANS

24 MONTHS

A=10% AND A LIMIT OF \$5,000 INCLUDING VISA

B=12% AND A LIMIT OF \$4,000 INCLUDING VISA

C=14% AND A LIMIT OF \$2,000 INCLUDING VISA

D=18% AND A LIMIT OF \$500 INCLUDING VISA AND A REQUIRED COSIGNER

### OTHER LOAN RATES

SHARE SECURED = 2% OVER SAVINGS RATE

CD SECURED = 2% OVER CD RATE

### VISA CARD

12.9% WITH A \$10 ANNUAL FEE

**Hours:** Monday, Tuesday, Wednesday, 9:00 to 5:00 | Thursday, 9:00 to 1:00 | Friday, 8:00 to 5:00 | Closed Saturday

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