

Applicant's rate (APR), term and required down payment are determined based on applicant's creditworthiness and other underwriting factors. Not all applicants will qualify for the best rate or 100% financing. 100% financing not to exceed the lesser of purchase price or book value, plus destination charges, tax and license, extended warranty and guaranteed auto protection coverage. Book value is 100% Peck's Black Book if "new", 100% Retail Kelly Blue Book if "used", and 100% Wholesale Kelly Blue Book value on equity refinances. Dealership and private party sales, lease buyouts and refinances of other lenders' are welcome. We are unable to finance salvaged titles. APR listed is for loan amounts of \$50,000.00 or less. Please contact us for APR on loan amounts over \$50,000.00.

Loan Type	Financing	Amount	Term Up to	APR As Low As	Repayment Per \$1,000 Borrowed Based on APR & Term	APR As Low As ¹	Repayment Per \$1,000 Borrowed Based on APR & Term
Automobiles							
2016-2017 Model Years	100%	² \$15,000 or more	² 84 Months	4.24%	\$13.33	3.24%	\$12.88
	100%	Less than \$15,000	72 Months	3.74%	\$15.53	2.74%	\$15.08
	100%						
2012-2015 Model Years	100%	³ \$15,000 or more	84 Months	4.74%	\$15.42	3.74%	\$14.97
	100%	\$15,000 up	³ 72 Months	3.99%		2.99%	
	100%		60 Months				
2007-2011 Model Years	100%	\$15,000 or more	48 Months	5.00%	\$23.04	4.00%	\$22.59

Motorcycles & Boats

2016-2017 Model Years	90%	\$15,000 or more	84 Months	7.49%	\$15.34	6.49%	\$14.85
	90%	Less Than \$15,000	72 Months	7.99%	\$17.54	6.99%	\$17.05
	90%	Less Than \$5,000	72 Months	9.49%	\$18.28	8.49%	\$17.78
2012-2015 Model Years	90%	\$15,000 or more	72 Months	7.75%	\$17.42	6.75%	\$16.94
	90%	Less Than \$15,000	60 Months	8.25%	\$20.41	7.25%	\$19.93
	90%	Less Than \$15,000	60 Months	9.75%	\$21.14	8.75%	\$20.65
2007-2011 Model Years	90%	\$15,000 or more	48 Months	7.75%	\$24.31	6.75%	\$23.84
	90%	Less Than \$15,000	48 Months	8.25%	\$24.54	7.25%	\$24.07
	90%	Less Than \$5,000	48 Months	9.75%	\$25.26	8.75%	\$24.78

Recreational Vehicles (RV)

2016-2017 Model Years	90%	\$15,000 or more	84 Months	7.49%	\$15.34	6.49%	\$14.85
	90%	Less Than \$15,000	72 Months	7.99%	\$17.54	6.99%	\$17.05
	90%	Less Than \$5,000	72 Months	9.49%	\$18.28	8.49%	\$17.78
2012-2015 Model Years	90%	\$15,000 or more	72 Months	7.75%	\$17.42	6.75%	\$16.94
	90%	Less Than \$15,000	60 Months	8.25%	\$20.41	7.25%	\$19.93
	90%	Less Than \$5,000	60 Months	9.75%	\$21.14	8.75%	\$20.65
2007-2011 Model Years	90%	\$15,000 or more	48 Months	7.75%	\$24.31	6.75%	\$23.84
	90%	Less Than \$15,000	48 Months	8.25%	\$24.54	7.25%	\$24.07
	90%	Less Than \$5,000	48 Months	9.75%	\$25.26	8.75%	\$24.78

Signature Loans (Minimum Loan Amount \$1,500)

	N/A	Up to \$15,000	60 Months	9.90%	\$21.20	8.90%	\$20.72
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Union Initiation Loans

	N/A	Up to \$3,400	24 Months	6.75%	\$44.67	5.75%	\$44.21
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Personal Line of Credit (Variable Rate) (Minimum Line Amount \$10,000)

	N/A	Up to \$25,000	Revolving	Prime+ 6.00% ⁴	N/A	Prime+ 4.00% ^{4,5}	N/A
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Home Equity Line of Credit (Variable Rate) (Minimum Line Amount \$25,000.)

Rates include Automatic Payment Discount 0.25%		Up to \$125,000.	Up to 70% CLTV	Prime + 0.25% ^{4,7}	Up to 80% CLTV	Prime + 0.50% ^{4,7}	N/A
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VISA Credit Card (Variable Rate) (Minimum credit line \$500)

Automatic Payment Discount Not Available		Credit Limits up to \$30,000	Revolving	APR as low as 8.49%	N/A	Prime + a margin ⁷	N/A
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Share Secured (Minimum Loan Amount \$1,500)

Automatic Payment Discount Not Available	100% of Share Bal.	Up to \$10,000	24 Months	3.50%	\$43.21	-	-
	100% of Share Bal.	Up to \$10,000	48 Months	4.00%	\$22.59	-	-
	100% of Share Bal.	\$10,000 or More	72 Months	5.00%	\$16.11	-	-

Certificate Secured Minimum loan amount \$1,500.

Automatic Payment Discount Not Available	Borrow up to 90% of your Certificate Balance for 2 Years or Less			3% Above Certificate Dividend Rate		-	-
	Borrow up to 85% of your Certificate Balance for More than 2 Years			3% Above Certificate Dividend Rate		-	-

¹As Low As" rates are our best fixed rates on approved credit and include a 1.00% discount for Automatic Payment from your SAFCU checking account (unless otherwise indicated).

Rates are 1.00% higher without Automatic Payment

² Terms on 2016-2017 model years up to 84 months on loan amounts over \$40,000.00, otherwise, up to 72 months.

³ Terms on 2012-2015 model years up to 72 months on loan amounts over \$30,000.00, otherwise, up to 60 months.

⁴ Variable rate. APR may vary after funding.

⁵ Includes a 2% discount for automatic payment for your SAFCU checking account

⁶ Includes a .25% discount for automatic Payment from your SAFCU checking account

⁷ Variable rate – Based on Experian Fico Score. PRIME RATE plus a margin.

Call Us at 800-826-6946