

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
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Automobiles

2016-2017 Model Years	100%	\$5,000 or more	60 Months	3.24%	\$13.33	2.24%	\$12.88
	100%	\$5,000 or more	72 Months	3.74%	\$15.53	2.74%	\$15.08
	100%	\$5,000 or more	84 Months	4.24%	\$23.05	3.24%	\$17.59
2012-2015 Model Years	100%	\$5,000 or more	60 Months	3.49%	\$15.42	2.49%	\$14.97
	100%	\$5,000 or more	72 Months	3.99%	\$21.67	2.99%	\$16.22
	100%	\$5,000 or more	84 Months	4.74%	\$25.81	3.74%	\$20.32
2007-2011 Model Years	100%	\$5,000 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)

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	N/A	Up to \$25,000	Revolving	Prime+ 6.00% ⁴	N/A	Prime+ 4.00% ^{4 5}	N/A
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Loan Type	Financing	Amount	Term Up to	APR As Low As	Repayment Per \$1,000 Borrowed Based on APR & Term	APR As Low As	Repayment Per \$1,000 Borrowed Based on APR & Term
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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 8.74%	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		-	-

¹"As 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

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