

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 <sup>1</sup>	Repayment Per \$1,000 Borrowed Based on APR & Term
<b>Automobiles</b>							
2016-2017 Model Years	100%	\$15,000 or more	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%	\$15,000 or more	84 Months	4.74%	\$15.42	3.74%	\$14.97
	100%	\$15,000 up	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

<b>Motorcycles &amp; Boats</b>							
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

<b>Recreational Vehicles (RV)</b>							
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

<b>Signature Loans (Minimum Loan Amount \$1,500)</b>							
	N/A	Up to \$15,000	60 Months	9.90%	\$21.20	8.90%	\$20.72

<b>Union Initiation Loans</b>							
	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% <sup>4</sup>	N/A	Prime+ 4.00% <sup>4,5</sup>	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% <sup>4,7</sup>	Up to 80% CLTV	Prime + 0.50% <sup>4,7</sup>	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 <sup>7</sup>	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		-	-

<sup>1</sup>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

<sup>4</sup>Variable rate. APR may vary after funding.

<sup>5</sup>Includes a 2% discount for automatic payment for your SAFCU checking account

<sup>6</sup>Includes a .25% discount for automatic Payment from your SAFCU checking account

<sup>7</sup>Variable rate – Based on Experian Fico Score. PRIME RATE plus a margin.

Call Us at 800-826-6946