

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

| | | | | | | | |
|-----------------------|------|-----------------|-----------|-------|---------|-------|---------|
| 2017-2018 Model Years | 100% | \$5,000 or more | 60 Months | 3.99% | \$18.42 | 2.99% | \$17.97 |
| | 100% | \$5,000 or more | 72 Months | 4.49% | \$15.88 | 3.49% | \$15.42 |
| | 100% | \$5,000 or more | 84 Months | 4.99% | \$14.14 | 3.99% | \$13.67 |
| 2013-2016 Model Years | 100% | \$5,000 or more | 60 Months | 4.24% | \$18.53 | 3.24% | \$18.08 |
| | 100% | \$5,000 or more | 72 Months | 4.74% | \$15.99 | 3.74% | \$15.53 |
| | 100% | \$5,000 or more | 84 Months | 5.49% | \$14.37 | 4.49% | \$13.90 |
| 2008-2012 Model Years | 100% | \$5,000 or more | 48 Months | 5.75% | \$23.38 | 4.75% | \$22.92 |

Motorcycles & Boats

| | | | | | | | |
|-----------------------|-----|--------------------|-----------|-------|---------|-------|---------|
| 2017-2018 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 |
| 2013-2016 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 |
| 2008-2012 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)

| | | | | | | | |
|-----------------------|-----|--------------------|-----------|-------|---------|-------|---------|
| 2017-2018 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 |
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| | 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 |
|--|-----|----------------|-----------|-------|---------|-------|---------|

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 |
|--|-----|----------------|-----------|---------------------------|-----|-----------------------------|-----|

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 |
|--|--|------------------|----------------|------------------------------|----------------|------------------------------|-----|

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 9.49% | N/A | Prime + a margin ⁷ | N/A |
|--|--|------------------------------|-----------|---------------------|-----|-------------------------------|-----|

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