



Loan Products & Rates

Effective January 23, 2018

Autos

- New/Used Autos 2016 & newer (up to 36 mos, up to 130%): **2.49% - 12.49% APR**
- New/Used Autos 2016 & newer (up to 60 mos, up to 130%): **2.74% - 12.74% APR**
- New/Used Autos 2016 & newer (up to 72 mos, up to 130%): **2.99% - 12.99% APR**
- New/Used Autos 2016 & newer (up to 84 mos, up to 100%): **3.99% - 13.99% APR**
- Used Autos 2012-2015, under 100K miles (up to 72 mos): **3.99% - 13.99% APR**
- Used Autos older than 2012, over 100K miles (up to 60 mos): **5.49% - 15.49% APR**

Financing includes sales tax, license fees, extended warranties & SFCU Gap Insurance
New/Used vehicle financing available up to 130% of NADA/KBB value on 2016 or newer
Must be \$15,000 min for 72 mos term, must be \$25,000 min for 84 mos term
Rate will increase by 2% for older vehicles with more than 100,000 miles if over 130% LTV

Boats

- New/Used Boats 2012 or newer (up to 96 mos): **4.49% - 14.49% APR**
- New/Used Boats 2012 or newer (up to 180 mos): **4.99% - 14.99% APR**
- New/Used Boats 2012 or newer (up to 240 mos): **5.99% - 6.49% APR**
- Used Boat older than 2012 (up to 120 mos): **5.99% - 16.99% APR**

Financing includes tax and licensing only
Boats up to 26 in length with trailers
New/Used financing up to 100% of retail NADA value on boats
180 mos loan term available on 2007 or newer, \$25,000 minimum
Maximum 90% LTV financed, A or A+ credit rating for 240 month term (\$50,000 minimum finance amount)

RV's

- New/Used RV s 2012 or newer (up to 96 mos): **5.24% - 15.24% APR**
- New/Used RV s 2012 or newer (up to 180 mos): **5.74% - 15.74% APR**
- New/Used RV s 2012 or newer (up to 240 mos): **6.24% - 6.74% APR**
- Used RV s older than 2012 (up to 180 mos): **6.24% - 16.24% APR**

Financing includes tax and licensing only
Maximum 90% LTV financed of retail NADA value
Maximum 80% LTV financed, A or A+ credit rating for 240 mos term (\$50,000 minimum finance amount)

Motorcycles - (Street legal only)

- New/Used Motorcycle Rate (2012 or newer): **4.49% - 15.49% APR**
- Used Motorcycle Rate (older than 2012): **5.99% - 16.49% APR**

Financing includes tax and licensing only
2012 or newer financing up to 100% of NADA value
Motorcycle financing up to 72 mos term depending on loan amount

Share Secured Loans

3.03% APR

Max loan amount 100% of share acct less \$25 membership shares
Rate is 3.00% APR above Share Account's current dividend rate, as disclosed on your Share Account Agreement. Maximum loan term 60 mos.

Home Equity Lines of Credit

- 1 yr Variable/Traditional: **6.00% APR**
- HELOC Max: **10.00% APR**

Line of Credit Loans have 5 yr draw period
Up to 80% of appraised value, for 5yr fixed/variable
Up to 80% of appraised value, for 1yr variable
Loan limits up to \$250,000* for qualified borrowers
Owner occupied, single family residences only
Variable Rates adjusted October 1st, based on 6 mo Treasury Bill
240 mos term available on loan amounts greater than \$100,000
180 mos term available on loan amounts less than \$100,000

*First lien HELOCs max \$250,000. Second lien HELOCs max \$100,000.

Mastercard Platinum

13.90% - 16.90% APR

Limit \$500 - \$10,000
No Annual Fee
No Balance Transfer Fee
25 day grace period
Same rate for Purchase, Cash Advances and Balance Transfers
See MasterCard Credit Card Agreement for fees and terms

Mastercard Cash Rewards

10.90% APR

Limit \$5,000 - \$30,000
No Annual Fee
No Balance Transfer Fee
25 day grace period
Same rate for Purchase, Cash Advances and Balance Transfers
See MasterCard Credit Card Agreement for fees and terms

Line of Credit

11.50% APR

Minimum \$25 monthly payment

Home Improvement (Unsecured)

11.45% - 14.49% APR

Borrow up to \$7,500
Up to 120 month term
Must be used for home improvement

Lifestyle/Signature/ Personal & Partially Secured Loans

8.74% - 18.74% APR

Maximum 72 mos term

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