



## Consumer Loan Products & Rates

Effective October 1, 2018

Vehicle Loans	APR	Term
New Auto (2016 and newer)	3.74% - 14.74%	up to 84 months
Used Auto (2015 and older)	4.49% - 16.74%	up to 72 months
New Boat (2013 and newer)	5.24% - 15.49%	up to 240 months
Used Boat (2012 and older)	6.74% - 16.74%	up to 120 months
New RVs (2013 and newer)	5.49% - 15.99%	up to 240 months
Used RVs (2012 and older)	6.49% - 16.49%	up to 180 months
New Motorcycle (2013 and newer)	5.24% - 17.24%	up to 72 months
Used Motorcycle (2012 and older)	6.74% - 18.00%	up to 72 months

Credit Cards	APR
MasterCard Cash Rewards	10.90%
MasterCard Platinum	13.90% - 16.90%
Small Business MasterCard Platinum	13.90%

[For important information, see SFCU MasterCard rates, fees and disclosures](#)

Personal Loans	APR
Line of Credit	11.50%
Lifestyle / Signature / Partially Secured	10.24% - 18.00%
Share Secured	3.03%

Home Equity Loan	APR
Home Equity Line of Credit	6.75%

[For important information, see SFCU HELOC application and disclosures](#)

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APR = Annual Percentate Rate.

Rates and Terms in effect as of October 1, 2018 and are subject to change without notice.



### Important Loan Terms and Conditions

SFCU membership required. Rates are based on an evaluation of credit history and other factors specific to your loan (such as loan term, age of collateral, occupancy of collateral property, combined loan-to-value, lien status, loan amount, as applicable) and may be higher than the lowest rates advertised. Your final APR may differ from your loan interest rate due to additional fees that may apply.

### Auto Loan

Lowest rates advertised are based on an established member's loan with a term of 60 months or less and LTV of 100% or less. Rates are higher for LTV over 100% or terms greater than 60 months. LTV is based on NADA retail value, Kelley Blue Book value or dealer invoice. Terms up to 84 months. \$15,000 minimum amount financed for 72 month term and \$25,000 minimum amount financed for 84 month term. Rates will increase by 2% for collateral more than 7 years old or over 100k miles. Collateral not to exceed 150,000 in mileage on gas vehicles. No restrictions on diesel vehicles.

### Boat

Available terms and loan amounts based on creditworthiness. Maximum 26' in length with trailers. Maximum 100% LTV of NADA retail value on terms up to 180 months (\$25,000 minimum finance amount). Maximum 90% LTV of NADA retail value on terms up to 240 months for A and A+ credit rating (\$50,000 minimum finance amount).

### RV

Available terms and loan amounts based on creditworthiness. Maximum 90% LTV of NADA retail value on terms up to 180 months (\$25,000 minimum finance amount). Maximum 80% LTV of NADA retail value on terms up to 240 months for A and A+ credit rating (\$50,000 minimum finance amount).

### Motorcycle/Sports Vehicle

Available terms and loan amounts based on creditworthiness. Street Legal motorcycles only. Maximum 100% LTV of NADA retail value. Maximum Term up to 72 months depending on amount financed.

### Personal Loans

Available terms and loan amounts based on creditworthiness. Loan amounts up to \$30,000 depending on product, terms up to 72 months.

### Share Secured Loan

Maximum loan amount is 100% of share account less \$25 membership shares. Rate is 3% APR above share account's current dividend rate as disclosed on your Share Account Agreement. Maximum loan term 60 months.

### Home Equity Loan

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Federally Insured by NCUA.



EQUAL HOUSING OPPORTUNITY