



<b>New and Used Vehicles (2010-2017)</b>	Terms	Rates As Low As	Notes
Autos, Light Trucks, Vans, Motorcycles & SUVs	Up to 84 mo	1.99%	Loan payment example: \$17.53 per month per \$1,000 borrowed at 1.99% APR for 60 months. Any vehicle with 100k+ miles add 1% to rate indicated. Any auto loan approved for less than \$5,000.00, add 2% to the rate indicated. Motorcycles, add 2% to the rate indicated. Auto Equity loans restricted to 90% of KBB retail value
First-Time Auto Buyer	Up to 60 mo	5.99%	Payment example: \$19.33 per month per \$1,000 borrowed at 5.99% APR for 60 months. Rate not credit score based. Member must qualify.

<b>Recreational Vehicles (2010-2017)</b>	Terms	Rates As Low As	Notes
RVs, Boats, Motor Homes, 5th Wheels (New)	Up to 180 mo	5.99%	Loan payment example: \$8.44 per month per \$1,000 borrowed at 5.99% APR for 180 months.
RVs, Boats, Motor Homes, 5th Wheels (Used)	Up to 180 mo	6.99%	Loan payment example: \$8.99 per month per \$1,000 borrowed at 6.99% APR for 180 months.

<b>Personal Loan</b>	Terms	Rates As Low As	Notes
Term Loan	Up to 60 mo	6.99%	Loan payment example: \$19.81 per month per \$1,000 borrowed at 6.99% APR for 60 months.
Student Computer Loan	Up to 24 mo	10.99%	Rate is not credit score based. Maximum loan amount is \$2,000. Loan payment example: \$46.60 per month per \$1,000 borrowed at 10.99% APR for 24 months.

<b>Personal LOC - Variable Rate</b>	Terms	Rates As Low As	Notes
Line-of-Credit	Revolving	7.50% (Index + 3.75%)	Rates based on the Index, which is the Prime Rate as regularly published in the "Money Rates Table" of the Wall Street Journal. The current index for this quarter is 3.75%. Rate is subject to change quarterly. Maximum rate is 18.00%.
Overdraft Line of Credit (Credit Rebuilder Loan)	Revolving	18.00%	Not credit score based.

<b>Credit Card</b>	Terms	Rates As Low As	Notes
Platinum - Variable Rate	Revolving	7.49% (Index + 3.74%)	Rates based on the Index, which is the Prime Rate as regularly published in the "Money Rates Table" of the Wall Street Journal. The current index for this quarter is 3.75%. Rate is subject to change quarterly. Maximum rate is 18.00%.
Classic	Revolving	10.99%	Fixed Rate-Loan payment example: \$30.00 per month per \$1,000 borrowed at 10.99%
Shared Secured Classic	Revolving	15.00%	Rate is not credit score based.
Student Classic Card	Revolving	11.99%	

<b>Green Loan</b>	Terms	Rates As Low As	Notes
	Up to 60 mo	2.99%	Loan payment example: \$17.97 per month per \$1,000 borrowed at 2.99% for 60 months. Loan program is for energy efficiency, renewable energy, and water efficiency. UCC1 lien will be recorded on property. Single family homes in California only. Funds will be disbursed directly to the service provider/contractor.

<b>Home Equity Lines of Credit - Variable Rate</b>			
	Terms	Rates As Low As	Notes
Preferred HELOC	10 Yr Draw/15 Yr Repayment	4.25% (Index + .50%)	Minimum Credit Limit \$20,000. Initial draw and maintenance of balance for at least 30 days of \$10,000 for application fee refund. Rates based on the index which is the Prime Rate as regularly published in the "Money Rates Table" of the Wall Street Journal. The current index for this quarter is 3.75%. Rate is subject to change quarterly. Maximum rate cap is original rate + 6%. Floor rate is 3.00% Minimum Payment during the draw period is the greater of \$100 or equal the finance charges (interest) that accrued on the outstanding balance during the preceding billing period.
HELOC Plus	5 Yr Draw/ 10 Yr Repayment	5.25% (Index + 1.50%)	

<b>Home Equity Loans - Fixed Rate</b>			
	Terms	Rates As Low As	Notes
Preferred Home Equity Loan	7 Years	2.99%	Preferred Home Equity Loan Payment example: \$77.75 per month per \$10,000 borrowed at 4.49% APR for 15 years.
	15 Years	4.49%	
	25 Years	5.49%	
Home Equity Loan Plus	10 Years	4.99%	Home Equity Plus Loan Payment example: \$106.03 per month per \$10,000 borrowed at 4.99% APR for 10 years.

<b>Student Loans</b>	Terms	Rates As Low As	Notes
Variable Rate	Up to 15 Years	2.50% (Index -.50%)	Listed rates includes .50% discount for automatic payment. Discount applied when in repayment status.
Fixed Rate	Up to 15 Years	4.99%	

<b>Student Loan Consolidation</b>	Terms	Rates As Low As	Notes
Variable Rate	5,10,15 Years	2.00% (Index -1.00%)	Listed rates include .50% discount for automatic payment
Fixed Rate	5,10,15 Years	2.49%	

All loans subject to approval. All rates quoted as Annual Percentage Rates (APR). UCU has a loan program featuring a range of interest rates for some of its consumer loans. Actual rate is determined by a combination of credit, income, and loan to value (LTV) factors. All consumer loan rates listed, except MasterCard, Student Computer Loan, Home Equity loans, and Home Equity Lines of Credit include a discount for automatic payment. If automatic payment is not used, 0.50% will be added to the loan rate. Secured loans must meet collateral conditions and (LTV) requirements. All lines of credit will have periodic credit reviews and the credit limit may be changed at any time. Credit score model Fair Isaac Company (FICO). Rates are subject to change at any time. Other restrictions may apply. Contact UCU for details on all loans.

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