

**Consumer Loans**

**PERSONAL LOANS AND LINES OF CREDIT**

<b>LOAN TYPES</b>	<b>MONTHS</b>	<b>MAXIMUM AMOUNT</b>	<b>RATE TYPE</b>	<b>APR % RANGE</b>	<b>ADDITIONAL INFORMATION</b>
<b>SHARE SECURED</b>	<b>12 to 120</b>	<b>100% of Collected Funds</b>	<b>Var.</b>	<b>2.00%</b>	<b>Minimum payment \$25 per mo.</b>
<b>CERTIFICATE SECURED</b>	<b>Term of Certificate</b>	<b>100% of Certificate Face Value</b>	<b>Fixed</b>	<b>2% above Certificate Rate</b>	<b>Loan balance is due in full at Certificate Maturity Date. Call for details.</b>
<b>CASH LINE ACCOUNT (CLA)</b>	<b>Revolving LOC</b>	<b>Limit based on Verified Gross Income and Credit Score</b>	<b>Var.</b>	<b>8.00-13.00%</b>	<b>Payment amount is based on credit limit. Call for details.</b>
<b>CHOICE LOAN (SIGNATURE LOAN)</b>	<b>12 to 60</b>	<b>Amount based on Verified Gross Income and Credit Score</b>	<b>Var.</b>	<b>8.00-14.50%</b>	<b>Payment amount is based on term and rate at time of funding.</b>

**NEW & USED VEHICLE LOANS**

<b>LOAN TYPES</b>	<b>UP TO 36 MOS</b>	<b>37 TO 48 MOS.</b>	<b>49 TO 72 MOS.</b>	<b>73-84 MOS.</b>	<b>MAXIMUM LOAN ADVANCE</b>
				<b>1</b>	

SCHEDULE A

	<b>APR AS LOW AS ★</b>	<b>APR AS LOW AS ★</b>	<b>APR AS LOW AS ★</b>	<b>APR AS LOW AS ★</b>	
<b>NEW VEHICLES <sub>2</sub> 2016</b>	<b>0.99%</b>	<b>1.49%</b>	<b>1.99%</b>	<b>2.99%</b>	<b>CALL FOR DETAILS</b>
<b>LATE MODEL USED VEHICLES <sub>2</sub> 2008-2015</b>	<b>0.99%</b>	<b>1.49%</b>	<b>1.99%</b>	<b>2.99%</b>	<b>CALL FOR DETAILS</b>
<b>OLDER USED VEHICLES <sub>2</sub> 2004-2007</b>	<b>3.49%</b>	<b>3.99%</b>	<b>N/A <sup>1</sup></b>	<b>N/A <sup>1</sup></b>	<b>CALL FOR DETAILS</b>

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APR =  
ANNUAL  
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RATE. RATES  
SHOWN ARE  
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TIER I BASE RATE  
OF 710 &  
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THE EXPERIAN  
AUTOMOBILE  
FICO SCORE TO  
DETERMINE  
RATE LEVEL. WE  
HAVE FIVE TIER  
LEVELS UNLESS

OTHERWISE NOTED. APPROVAL IS BASED ON JUDGMENTAL UNDERWRITING. FOR ADDITIONAL INFORMATION PLEASE CONTACT SUPPORT SERVICES DEPARTMENT 818-937-5300, OPTION 3.

RATES ARE SUBJECT TO CHANGE. TERMS MAY BE ADJUSTED BY LOAN OFFICER BASED ON AMOUNT FINANCED AND AGE OF COLLATERAL.

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1. NOT AVAILABLE ON TIER IV AND V SCORE LEVELS.
2. MODEL YEAR CHANGE IS CONSIDERED JANUARY 1ST OF EACH NEW YEAR.

**Monthly payment is \$28.21 per \$1,000 financed at 0.99% APR for 36 months**  
**Monthly payment is \$21.48 per \$1,000 financed at 1.49% APR for 48 months**  
**Monthly payment is \$14.75 per \$1,000 financed**  
**at 1.99% APR for 72 months Monthly payment**  
**is \$13.22 per \$1,000 financed at 2.99% APR for**  
**84 months**

**RV's, TRAILER, BOATS, & MOTORCYCLES**

SCHEDULE A

<b>LOAN TYPES</b>	<b>TERM <sub>1</sub> (Months)</b>	<b>MAXIMUM LOAN VALUE Up To</b>	<b>APR As Low As ★</b>	<b>Additional Information</b>
<b>NEW RV</b>	<b>180</b>	<b>80% CSP + Tax, License, GAP</b>	<b>7.50%</b>	<b>Includes RV's, Camp Trailers, Van Conversions, and Campers</b>
<b>USED RV</b>	<b>120</b>	<b>90% OF KBB or NADA + Tax, License, GAP</b>	<b>9.50%</b>	<b>Same</b>
<b>NEW MOTORCYCLES</b>	<b>72</b>	<b>100% OF MSRP/CSP + Tax License, GAP</b>	<b>7.50%</b>	
<b>USED MOTORCYCLES</b>	<b>72</b>	<b>100% of KBB or NADA + Tax, License, GAP</b>	<b>7.50%</b>	<b>Up to maximum 7 year old model Call for details.</b>
<b>NEW BOATS &amp; WATERCRAFT</b>	<b>120</b>	<b>80% OF MSRP/CSP + Tax and License</b>	<b>8.00%</b>	<b>Must include Trailer as collateral.</b>
<b>USED BOATS &amp; WATERCRAFT</b>	<b>120</b>	<b>70% OF CSP OR OTHER EVALUATION + TAX, LICENSE</b>	<b>8.00%</b>	<b>Marine appraisal may be required to establish value. Maximum of 5 model years old.</b>

SCHEDULE A

				<b>Must include Trailer as collateral.</b>
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APR = ANNUAL PERCENTAGE RATE. RATES SHOWN ARE BASED ON OUR TIER I BASE RATE OF 710 & ABOVE. WE USE THE EXPERIAN AUTOMOBILE FICO SCORE TO DETERMINE RATE LEVEL. WE HAVE FIVE TIER LEVELS UNLESS OTHERWISE NOTED. APPROVAL IS BASED ON JUDGMENTAL UNDERWRITING.

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ELIGIBILITY: Applicants must meet the minimum membership requirements – Have a Prime Share Balance of \$1.00 or more and be a member in good standing.

**OTHER FEES:**

Collateral Protection Insurance (forced CPI) fee	\$35.00
Loan Modification Fee (non-workout)	\$100.00
DMV Processing (CA./Out of State)	\$75.00/\$100.00
Skip-A -Payment Fee (per skip)	\$35.00
Re-application Fee (within 3 months of denial)	\$50.00