

## Consumer Loans

### PERSONAL LOANS AND LINES OF CREDIT

LOAN TYPES	MONTHS	MAXIMUM AMOUNT	RATE TYPE	APR % As Low As	ADDITIONAL INFORMATION
SHARE SECURED	Up to 120	100% of Collected Funds	Var.	2.00%	Minimum payment \$25 per mo.
CERTIFICATE SECURED	Term of Certificate	100% of Certificate Face Value	Fixed	2% above Certificate Rate	Loan balance is due in full at Certificate Maturity Date. Call for details.
CASH LINE ACCOUNT (CLA)	Revolving LOC	Up to \$20,000	Var.	8.00	Payment amount is based on credit limit. Call for details.
CHOICE LOAN (SIGNATURE LOAN)	Up to 60	Up to \$20,000	Var.	8.00	Payment amount is based on term and rate at time of funding.

### NEW & USED VEHICLE LOANS

LOAN TYPES	UP TO 36 MOS APR AS LOW AS ★	37 TO 48 MOS. APR AS LOW AS ★	49 TO 72 MOS. APR AS LOW AS ★	73-84 MOS. <sup>1</sup> APR AS LOW AS ★	MAXIMUM LOAN ADVANCE
NEW VEHICLES <sub>2</sub> 2017	0.99%	1.49%	1.99%	2.99%	CALL FOR DETAILS
LATE MODEL USED VEHICLES <sub>2</sub> 2009-2016	0.99%	1.49%	1.99%	2.99%	CALL FOR DETAILS
OLDER USED VEHICLES <sub>2</sub> 2005-2008	3.49%	3.99%	N/A <sup>1</sup>	N/A <sup>1</sup>	CALL FOR DETAILS

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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. 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.

RATES ARE SUBJECT TO CHANGE. CONTACT CLEARPATH FCU, SUPPORT SERVICES DEPARTMENT FOR MORE DETAILS.

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

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

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APR = ANNUAL PERCENTAGE RATE. RATES SHOWN ARE BASED ON OUR TIER 1 BASE RATE OF 7.10% & 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.

1. RATES ARE SUBJECT TO CHANGE. TERMS MAY BE ADJUSTED BY LOAN OFFICER BASED ON AMOUNT FINANCED AND AGE OF COLLATERAL. CONTACT CLEARPATH FCU, LENDING DEPARTMENT FOR MORE DETAILS.

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