

**Auto Rates**

9/1/10

\*\*\*Maximum loan rate is 18%

Term	Current Rate		Term	Current Rate		Term	Current Rate
<b>24 Months</b>			<b>36 Months</b>			<b>48 Months</b>	
A+	4.49%		A+	4.49%		A+	4.49%
A	4.49%		A	4.49%		A	4.49%
B+	5.49%		B+	5.49%		B+	5.49%
B	6.49%		B	6.49%		B	6.49%
C+	9.49%		C+	9.49%		C+	9.49%
C	10.49%		C	10.49%		C	10.49%
D	13.50%		D	13.50%		D	13.50%
<b>60 Months</b>			<b>72 Months</b>			<b>84 Months</b>	
A+	4.99%		A+	5.49%		A+	5.99%
A	4.99%		A	5.49%		A	5.99%
B+	5.99%		B+	6.49%		B+	6.99%
B	6.99%		B	7.49%		B	7.99%
C+	9.99%		C+	10.49%		C+	10.99%
C	10.99%		C	11.49%		C	11.99%
D	14.00%		D	14.50%		D	15.00%

**A+ = 740+ A = 739 - 720 B+ = 719 - 700 B = 699 - 680 C+ = 679 - 660 C = 659 - 640 D = 639 - 600**

\*Annual Percentage Rates dependant on term and credit history. Terms are subject to amount of funds borrowed and year of vehicle. Member must meet specific credit qualifications

\*\*Home Equity line of credit annual percentage rate is a variable rate based on prime plus a margin depending on loan

\*\*\*Second mortgage/home equity annual percentage rate is a fixed rate based on loan to value ratio and credit history