



**Current Loan Rates**  
**Effective December 21, 2009**  
**Rates subject to change without notice**

Please call 877.ASK.CCCU (275-2228) or visit [www.myconsumers.org](http://www.myconsumers.org) for more information.

|   |  |       | Annual Percentage Rate |
|---|--|-------|------------------------|
| <b>New and Used Cars, Trucks, and Vans</b> (Purchase or Refinance 2005 – 2010, The year of the vehicle will determine the term of the loan) |  |       |                        |
| <b>36 Months</b>  | (The monthly payment per thousand dollars is: \$29.30) | Fixed | <b>3.49%*</b>          |
| <b>48 Months</b>  | (The monthly payment per thousand dollars is: \$22.82) | Fixed | <b>4.54%*</b>          |
| <b>60 Months</b>  | (The monthly payment per thousand dollars is: \$18.84) | Fixed | <b>4.94%*</b>          |
| <b>72 Months</b>  | (The monthly payment per thousand dollars is: \$16.36) | Fixed | <b>5.55%*</b>          |
| <b>84 Months</b>  | (The monthly payment per thousand dollars is: \$14.58) | Fixed | <b>5.94%*</b>          |

|   |  |       |               |
|---|--|-------|---------------|
| <b>New and Used Motorcycles</b> (Purchase or Refinance 2005 – 2010, The year of the motorcycle will determine the term of the loan) |  |       |               |
| <b>60 Months or less</b>  | (The monthly payment per thousand dollars is: \$20.51) | Fixed | <b>8.49%*</b> |

| <b>New/Used Motor homes, Campers, Travel Trailers &amp; Boats</b> (Purchase or Refinance 2005 – 2010) |  |       |               |
|---|--|-------|---------------|
| <b>60 Months</b>  | (The monthly payment per thousand dollars is: \$19.80) | Fixed | <b>6.99%*</b> |
| <b>120 Months</b>   | (The monthly payment per thousand dollars is: \$12.00) | Fixed | <b>7.74%*</b> |
| <b>180 Months</b>   | (The monthly payment per thousand dollars is: \$9.70)  | Fixed | <b>8.24%*</b> |

| <b>Secured / Collateralized Loans</b> |  |          |                |
|---------------------------------------|--|----------|----------------|
| <b>36 Months</b>                      | (The monthly payment per thousand dollars is: \$31.68) | Fixed    | <b>8.74%*</b>  |
| <b>48 Months</b>                      | (The monthly payment per thousand dollars is: \$25.00) | Fixed    | <b>9.24%*</b>  |
| <b>60 Months</b>                      | (The monthly payment per thousand dollars is: \$21.12) | Fixed    | <b>9.74%*</b>  |
| <b>72 Months</b>                      | (The monthly payment per thousand dollars is: \$18.65) | Fixed    | <b>10.24%*</b> |
| <b>84 Months</b>                      | (The monthly payment per thousand dollars is: \$16.99) | Fixed    | <b>10.74%*</b> |
| <b>Signature (Unsecured)</b>          |  | Fixed    | <b>11.24%*</b> |
| <b>Share Secured</b>                  | 2% over pledged Share/Savings instrument               | Variable |                |

\* Not all applicants will qualify for our fixed base rate. Your rate is determined by your credit history. Rates listed include all discounts of 0.75% APR...for an additional 0.25% APR reduction apply online today. VISA, variable, overdraft protection, real estate, share secured and existing CCU loans are excluded from any rate reductions.

| <b>Real Estate Loans</b> |   |  |
|--------------------------|---|--|
| <b>First Mortgage</b>    | Fixed Rate -- Multiple term options<br>Adjustable Rate (ARM) -- 3, 5, & 7 years | Call or <a href="#">visit our website</a><br>Call or <a href="#">visit our website</a> |

|          | <b>Home Equity Loan</b>  |                           | Loan to Value (LTV)       |                           | Annual Percentage Rate (APR) |  |
|----------|--------------------------|---------------------------|---------------------------|---------------------------|------------------------------|--|
|          | <u>5 Year Term</u>       | <u>10 Year Term</u>       | <u>15 Year Term</u>       | <u>20 Year Term</u>       |                              |  |
| 80% LTV  | Fixed <b>6.24% (APR)</b> | Fixed <b>6.99% (APR)</b>  | Fixed <b>7.99% (APR)</b>  | Fixed <b>8.24% (APR)</b>  |                              |  |
| 90% LTV  | Fixed <b>8.99% (APR)</b> | Fixed <b>9.74% (APR)</b>  | Fixed <b>10.74% (APR)</b> | Fixed <b>10.99% (APR)</b> |                              |  |
| 100% LTV | Fixed <b>9.99% (APR)</b> | Fixed <b>10.74% (APR)</b> | Fixed <b>11.74% (APR)</b> | <b>N/A</b>                |                              |  |

| <b>Home Equity Line of Credit (HELOC)</b> |              |                      |                      |
|---|--------------|----------------------|----------------------|
|   | <u>80%*</u>  | <u>90%*</u>          | <u>100%</u>          |
| For Credit Lines \$5,000 and Greater      | <b>Prime</b> | <b>Prime + 2.25%</b> | <b>Prime + 3.75%</b> |

\* Interest Only Payments Allowed  
 \*\* Not all applicants will qualify for these rates. Rates above are "as low as"; actual rate is determined by your credit history.  
 \*\*\*CCU Floor Rate for all Home Equity Line of Credit Products is 4.00%.

| <b>VISA Cards -- Fixed Rate with No Annual Fee</b> |   |
|--|---|
| VISA® Platinum – <b>9.75%*</b>                     | VISA® Platinum - Rewards - <b>11.75%*</b> |

\* Not all applicants will qualify for the VISA® base rate. Rates are determined by credit score.

**All loan requests are subject to CCU's credit committee guidelines.** This rate schedule sets forth certain conditions and rates applicable to your accounts at the Credit Union at this time. The Credit Union may offer other rates or amend rates contained in this schedule from time to time. All rates and terms are subject to change without notice. Rates shown are the lowest rates offered for the products advertised. Applicants who are not approved at these rates or terms may be offered credit at a higher rate and/or different terms. For all variable rate loans, the APR may change after consummation. Additional fees may apply to some loans. Contact the CU for full loan disclosure information specific to your loan.