



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

Please call 877.ASK.CCCU (275-2228) or visit www.myconsumers.org for more information.

			Annual Percentage Rate
New and Used Cars, Trucks, and Vans (Purchase or Refinance 2004 – 2009, The year of the vehicle will determine the term of the loan)			
36 Months	(The monthly payment per thousand dollars is: \$29.30)	Fixed	3.49%*
48 Months	(The monthly payment per thousand dollars is: \$22.82)	Fixed	4.54%*
60 Months	(The monthly payment per thousand dollars is: \$18.84)	Fixed	4.94%*
72 Months	(The monthly payment per thousand dollars is: \$16.36)	Fixed	5.55%*
84 Months	(The monthly payment per thousand dollars is: \$14.58)	Fixed	5.94%*

New and Used Motorcycles (Purchase or Refinance 2004 – 2009, The year of the motorcycle will determine the term of the loan)			
60 Months or less	(The monthly payment per thousand dollars is: \$20.51)	Fixed	8.49%*

New/Used Motor homes, Campers, Travel Trailers & Boats (Purchase or Refinance 2004 – 2009)			
60 Months	(The monthly payment per thousand dollars is: \$19.80)	Fixed	6.99%*
120 Months	(The monthly payment per thousand dollars is: \$12.00)	Fixed	7.74%*
180 Months	(The monthly payment per thousand dollars is: \$9.70)	Fixed	8.24%*

Secured / Collateralized Loans			
36 Months	(The monthly payment per thousand dollars is: \$31.68)	Fixed	8.74%*
48 Months	(The monthly payment per thousand dollars is: \$25.00)	Fixed	9.24%*
60 Months	(The monthly payment per thousand dollars is: \$21.12)	Fixed	9.74%*
72 Months	(The monthly payment per thousand dollars is: \$18.65)	Fixed	10.24%*
84 Months	(The monthly payment per thousand dollars is: \$16.99)	Fixed	10.74%*
Signature (Unsecured)		Fixed	11.24%*
Share Secured	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.

Real Estate Loans		
First Mortgage	Fixed Rate -- Multiple term options	Call or visit our website
	Adjustable Rate (ARM) -- 3, 5, & 7 years	Call or visit our website

Home Equity Loan		Loan to Value (LTV)	Annual Percentage Rate (APR)
		<u>5 Year Term</u>	<u>10 Year Term</u>
80% LTV	Fixed 6.24% (APR)	Fixed 6.99% (APR)	Fixed 7.99% (APR)
90% LTV	Fixed 7.24% (APR)	Fixed 7.99% (APR)	Fixed 8.99% (APR)
100% LTV	Fixed 9.24% (APR)	Fixed 9.99% (APR)	Fixed 10.99% (APR)

Home Equity Line of Credit (HELOC)			
	<u>80%*</u>	<u>90%*</u>	<u>100%</u>
\$5,000 - \$24,999 Credit Line	Prime	Prime + 0.50%	Prime + 2.00%
\$25,000 - \$99,999 Credit Line	Prime – 0.50%	Prime	Prime + 1.50%
\$100,000+ Credit Line	Prime – 1.00%	Prime - 0.50%	Prime + 1.00%

* 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%.

VISA Cards -- Fixed Rate with No Annual Fee	
VISA® Platinum – 9.75%*	VISA® Platinum - Rewards - 11.75%*

* 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.