



Loan Rate Sheet

July 17, 2009

Automobile		Credit Score					
		Preferred	A	B	C	D	E
Year	Term	750+	700-749	660-699	620-659	580-619%	< 580
2006 and newer	24	3.75%	4.15%	5.25%	6.75%	8.75%	11.75%
	36	4.25%	4.65%	5.75%	7.25%	9.25%	12.25%
	48	4.35%	4.75%	5.85%	7.35%	9.35%	12.35%
	60	4.50%	4.90%	6.00%	7.50%	9.50%	12.50%
	72	4.75%	5.15%	6.25%	7.75%	9.75%	12.75%
2002 to 2005	24	4.40%	4.80%	5.90%	7.40%	9.40%	12.40%
	36	4.50%	4.90%	6.00%	7.50%	9.50%	12.50%
	48	4.75%	5.15%	6.25%	7.75%	9.75%	12.75%
	60	5.00%	5.40%	6.50%	8.00%	10.00%	13.00%
2001 and older	24	6.25%	6.65%	7.75%	9.25%	11.25%	14.25%
	36	6.50%	6.90%	8.00%	9.50%	11.50%	14.50%
	48	7.00%	7.40%	8.50%	10.00%	12.00%	15.00%

Personal Loans (Maximum \$7,500.00)

24	7.75%	8.25%	9.25%	10.25%	12.75%	15.00%
36	7.95%	9.50%	10.75%	10.95%	12.95%	15.00%
48	8.15%	9.50%	10.75%	11.15%	13.15%	15.00%
60	8.50%	9.50%	10.75%	11.50%	13.50%	15.00%

Boats and Motor homes (maximum \$50,000)

Motorcycle	24	5.75%	6.15%	7.25%	8.75%	10.75%	15.00%
Motorcycle	36	6.00%	6.40%	7.50%	9.00%	11.00%	15.00%
Motorcycle	48	6.25%	6.65%	7.75%	9.25%	11.25%	15.00%
Motorcycle	60	6.50%	6.90%	8.00%	9.50%	11.50%	15.00%
	72	6.75%	7.15%	8.25%	9.75%	11.75%	15.00%
	84	7.25%	7.65%	8.75%	10.25%	12.25%	15.00%
	120	7.50%	7.90%	9.00%	10.50%	12.50%	15.00%

Miscellaneous Secured (\$10,000 maximum)

24	7.40%	7.90%	8.90%	9.90%	12.40%	14.65%
36	7.60%	9.15%	10.40%	10.60%	12.60%	15.00%
48	7.80%	9.15%	10.40%	10.80%	12.80%	15.00%
60	8.15%	9.15%	10.40%	11.15%	13.15%	15.00%

No Risk Rating

	Term	Limit	Rate	Loan/Value
Share Secured	24	\$25,000.00	2.50%	95.00%
	60	\$50,000.00	3.25%	95.00%
	120	\$50,000.00	4.00%	90.00%
Home Equity	60	\$85,000.00	5.25%	80.00%
	120	\$85,000.00	5.75%	80.00%
	180	\$85,000.00	6.25%	80.00%

The aggregate of unsecured credit per member may not exceed \$7,500.00. Total loans may not exceed \$150,000. Auto loans will not exceed the lower of the NADA book value or the selling price of the automobile, unless the member's credit score is over 680 when the amount financed will be up to 115% of NADA value.

When two people are signing on a note we will add the two rates and divide by 2 to get the rate.