

# LOAN RATES

Effective March, 25, 2009

Members must meet certain qualifications to receive lowest loan rate.

## NEW & USED CARS ('09,'08,'07 Model Yrs)

100% Financing up to 48 months.....	4.75%, 6.75%, 12.90%, 14.90%, 16.90%
80% Financing up to 60 months.....	4.75% 6.75%, 12.90%, 14.90%, 16.90%
100% Financing up to 60 months.....	5.75%, 7.75%, 13.90%, 15.90%, 17.90%

## USED CARS ('06, '05 Model Yrs)

80% Edmunds Retail Value-up to 48 mo....	4.75%, 6.75%, 12.90%, 14.90%, 16.90%
90% Edmunds Retail Value-up to 48 mo....	5.75%, 7.75%, 13.90%, 15.90%, 17.90%

## USED CARS ('04 & Older Model Yrs)

80% Edmunds Retail.....	4.75%, 6.75%, 12.90%, 14.90%, 16.90%
90% Edmunds Retail.....	5.75%, 7.75%, 13.90%, 15.90%, 17.90%
Under \$6,000.00—Longest term 24 mo	
Over \$6,000.00—Longest term 36 mo	

## Other Collateral-New & Old ('09,'08,'07 Model Yrs)

80% Financing up to 60 months.....	5.75%, 7.75%, 13.90%, 15.90%, 17.90%
100% Financing up to 48 months.....	5.75%, 7.75%, 13.90%, 15.90%, 17.90%
100% Financing up to 60 months.....	6.75%, 8.75%, 14.90%, 16.90%, 18.90%

## Other Collateral-Old ('06, '05 Model Yrs)

80% Edmunds Retail-up to 48 months.....	5.75%, 7.75%, 13.90%, 15.90%, 17.90%
90% Edmunds Retail-up to 48 months.....	6.75%, 8.75%, 14.90%, 16.90%, 18.90%

## Older Collateral-Old ('04 & Older Model Yrs)

80% Edmunds Retail.....	5.75%, 7.75%, 13.90%, 15.90%, 17.90%
90% Edmunds Retail.....	6.75%, 8.75%, 14.90%, 16.90%, 18.90%
Under \$6,000.00--Longest term-24 months	
Over \$6,000.00--Longest term-36 months	

Signature.....	36 mo term 9.90%, 11.90%, 16.90%, 18.90%, 19.90%
Bal over \$6000....	48 mo term 10.90%, 12.90%
	.....60 mo term 11.90%, 13.90%

Overdraft.....	16.00%
Home Equity Line of Credit variable rate.....	6.90%
Share.....	as low as 4.00%