

K C AREA LOAN RATES

Effective October 3, 2011

Members must meet certain qualifications to receive lowest loan rate.

NEW (2011, 2012 Model Yrs)

100% Financing up to 48 months.....	4.75%, 5.75%, 10.90%, 14.90%, 16.90%
80% Financing up to 60 months.....	4.75% 6.75%, 10.90%, 14.90%, 16.90%
100% Financing up to 60 months.....	5.75%, 7.75%, 11.90%, 15.90%, 17.90%
80% Financing up to 72 months.....	5.75%, 7.75%, 11.90%, 15.90%, 17.90%
100% Financing up to 72 months.....	6.75%, 8.75%, 12.90%, 16.90%, 18.90%

USED CARS (2008-2011 Model Yrs)

80% Edmunds Retail or up to 48 mo....	4.75%, 6.75%, 10.90%, 14.90%, 16.90%
100% Edmunds Retail Value-up to 60 mo..	5.75%, 7.75%, 11.90%, 15.90%, 17.90%
80% Edmunds Retail Value.....72 mo...	5.75%, 7.75%, 11.90%, 15.90%, 17.90%
100% Edmunds Retail Value.....72 mo...	6.75%, 8.75%, 12.90%, 16.90%, 18.90%

USED CARS ('07 & Older Model Yrs)

80% Edmunds Retail.....	4.75%, 6.75%, 10.90%, 14.90%, 16.90%
100% Edmunds Retail.....	5.75%, 7.75%, 11.90%, 15.90%, 17.90%
Under \$6,000.00—Longest term 24 mo	
\$6,000.00-\$10,000.00—Longest term 36 mo	
Over \$10,000.00—Longest term 48 mo	

Other Collateral-New (2011, 2012 Model Yrs)

100% Financing up to 48 months.....	5.75%, 7.75%, 11.90%, 15.90%, 17.90%
80% Financing up to 60 months.....	5.75%, 7.75%, 11.90%, 15.90%, 17.90%
100% Financing up to 60 months.....	6.75%, 8.75%, 12.90%, 16.90%, 18.90%

Other Collateral-Old (2008-2011 Model Yrs)

80% Edmunds Retail-up to 48 months.....	5.75%, 7.75%, 11.90%, 15.90%, 17.90%
100% Edmunds Retail-up to 60 months....	6.75%, 8.75%, 12.90%, 16.90%, 18.90%

Older Collateral-Old ('07 & Older Model Yrs)

80% Edmunds Retail.....	5.75%, 7.75%, 11.90%, 15.90%, 17.90%
100% Edmunds Retail.....	6.75%, 8.75%, 12.90%, 16.90%, 18.90%
Under \$6,000.00--Longest term-24 mo	
\$6,000.00-\$10,000.00—Longest term 36 mo	
Over \$10,000.00--Longest term-48 mo	

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%