

# K C AREA LOAN RATES

## Effective February 1, 2012--April 30, 2012

Members must meet certain qualifications to receive lowest loan rate.

### NEW (2012, 2013 Model Yrs)

100% Financing up to 48 months.....	3.25%, 4.25%, 9.40%, 13.40%, 15.40%
80% Financing up to 60 months.....	3.25% 5.25%, 9.40%, 13.40%, 15.40%
100% Financing up to 60 months.....	4.25%, 6.25%, 10.40%, 14.40%, 16.40%
80% Financing up to 72 months.....	4.25%, 6.25%, 10.40%, 14.40%, 16.40%
100% Financing up to 72 months.....	5.25%, 7.25%, 11.40%, 15.40%, 17.40%

### USED CARS (2009-2012 Model Yrs)

80% Edmunds Retail or up to 48 mo....	3.25%, 5.25%, 9.40%, 13.40%, 15.40%
100% Edmunds Retail Value-up to 60 mo..	4.25%, 6.25%, 10.40%, 14.40%, 16.40%
80% Edmunds Retail Value.....72 mo....	4.25%, 7.75%, 11.90%, 15.90%, 17.90%
100% Edmunds Retail Value.....72 mo...	5.25%, 7.25%, 11.40%, 15.40%, 17.40%

### USED CARS ('08 & Older Model Yrs)

80% Edmunds Retail.....	3.25%, 5.25%, 9.40%, 13.40%, 15.40%
100% Edmunds Retail.....	4.25%, 6.25%, 10.40%, 14.40%, 16.40%
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 (2012, 2013 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 (2009-2012 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 ('08 & 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%