

RISK-BASED PRICING FOR CONSUMER LOANS AND RATES ON DEPOSIT PRODUCTS

Effective: 2-1-2010

Credit Score	730+	680 - 729	640 - 679	600 - 639	≤ 599		
Loan Type	A+ Rate	A Rate	B Rate	C Rate	D Rate	Maximum Financing	Requirements
New or Used Auto, SUV, Motorcycle up to 36 months	4.50%	5.50%	6.50%	8.50%	10.75%	100% of purchase price plus license, taxes, warranty, GAP, etc. For used - max 8 model years or min \$5,000 NADA. \$15,000 up to 72 mos; \$20,000 up to 84 mos	Copy of purchase agreement; collision/comp insurance; CU as loss payee; lien filed; title
New or Used Auto, SUV, Motorcycle up to 37 - 60 months	5.00%	6.00%	7.00%	9.00%	11.25%		
New or Used Auto, SUV, Motorcycle 61 - 84 Months	6.25%	7.25%	8.25%	10.25%	12.50%		
"Other" New or Used - Boat, RV, ATV, Truck, Trailer, Mobile Home, etc. (up to 84 months)	7.75%	8.75%	9.75%	11.75%	14.00%	90% of purchase price plus license, taxes, warranty, GAP, etc.	Copy of purchase agreement; collision/comp insurance; CU as loss payee; lien filed
"Other" New or Used - Boat, RV, ATV, Truck, Trailer, Mobile Home, etc. (85 to 120 months) (over \$20,000)	9.25%	10.25%	11.25%	13.25%	15.50%		
Line of Credit	14.90%	14.90%	14.90%	14.90%	14.90%		Update credit report (at least every 2 years) for new advances
Signature (up to 60 months)	10.99%	11.99%	12.99%	14.99%	17.00%		Must have a purpose (i.e., vacation, pay bills, computer; medical)
Education	8.99%	9.99%	10.99%	12.99%	15.25%		Copy of enrollment; member, spouse or child
Home Improvement	9.50%	10.50%	11.75%	13.75%	16.00%		Copy of vendor invoice(s)
Loan Special	7.75%	8.75%	9.75%	11.75%	14.00%	Maximum \$7,500; Maximum 36 months	
Share Secured: 6 - 24 months	4.40%	4.40%	4.40%	4.40%	4.40%	Current MPO Dividend Rate plus 4% for 6 - 24 months and plus 5% for 25 - 60 months	NO DTI NEEDED
Share Secured: 25 - 60 months	5.40%	5.40%	5.40%	5.40%	5.40%		
Overdraft Line of Credit	12.90%	12.90%	12.90%	12.90%	12.90%	Maximum \$5,000	Minimum payment = 4% of balance or \$25, whichever is higher; paid out of checking account
Visa Credit Card/Secured Visa	9.90%	9.90%	9.90%	9.90%	9.90%	25-day billing cycle; 10-day grace period	Minimum payment = 4% of balance or \$25, whichever is higher

12-16-08 PRIME RATE = 3.25%

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Home Equity Line of Credit and 5/5/FLEX	PRIME RATE <i>minus 1.0%</i>	PRIME RATE <i>minus 1.0%</i>	PRIME RATE <i>minus 1.0%</i>	PRIME RATE <i>minus 1.0%</i>	PRIME RATE <i>minus 1.0%</i>	\$15,000 minimum up to 80% of appraised value less first mortgage balance; rate set 5 days before close. Floor rate = 5%	No closing costs for HELOC; closing costs for 5/5/flex based on amount borrowed; variable rate; HELOC advances for 5 years, payoff in 15 years; 5/5/flex rate adjusts every 5 years - members picks term up to 15-years; reimbursement fee if not used or paid off < 36 months
5-year Fixed Rate Home Equity	CONTACT THE CREDIT UNION FOR DETAILS					CUMANET 5/1 RATE AND CUMANET 10/1 RATE, RESPECTIVELY. \$15,000 minimum up to 80% appraised value minus 1st mtg bal. rate set 5 days before close. Floor rate is 6%	Member pays closing costs based on amount borrowed; reimbursement fee if paid off < 12 months
10-year Fixed Rate Home Equity	CONTACT THE CREDIT UNION FOR DETAILS						