

Loan Rates

Rates Effective as of December 1, 2018

Conventional 1st Mortgages: Credit Union 1 is pleased to provide our members with a full-service program. For information on the most current Mortgage Loan Rates, visit us online at www.creditunion1.org/loan_rates.html. Nationwide Mortgage Licensing System Organization Number 384759

| Home Equity Line of Credit (HELOC) – Variable Rate – Owner Occupied Properties Only | | | Prime Rate as of 9/26/18 = 5.25% |
|---|------------------------|-------------------|----------------------------------|
| Line of Credit Limit | | | APR ¹ |
| Up to 80% LTV | \$10,000 - \$24,999.99 | Prime | Currently at 5.25% |
| Up to 80% LTV | \$25,000 - \$99,999.99 | Prime minus .51% | Currently at 4.74% |
| Up to 80% LTV | \$100,000 and above | Prime minus 1.01% | Currently at 4.24% |
| Up to 90% LTV | \$10,000 - \$25,000 | Prime plus 1.00% | Currently at 6.25% |

Home Equity Loan

| Fixed Rate Home Equity Loan | Term ² | Rate | APR |
|---------------------------------------|-------------------|-------|-------|
| Up to 80% LTV | Up to 60 Months | 5.24% | 5.24% |
| Credit Union 1 - 1 st Lien | Up to 120 Months | 5.49% | 5.49% |
| Owner Occupied | Up to 180 Months | 5.74% | 5.74% |
| Fixed Rate Home Equity Loan | Term ³ | Rate | APR |
| Up to 80% LTV | Up to 60 Months | 6.99% | 6.99% |
| Credit Union 1 - 2 nd Lien | Up to 120 Months | 7.24% | 7.24% |
| Owner Occupied | Up to 180 Months | 7.49% | 7.49% |
| Fixed Rate Home Equity Loan | Term ⁴ | Rate | APR |
| Up to 65% LTV | Up to 60 Months | 7.49% | 7.49% |
| Credit Union 1 - 1 st Lien | Up to 120 Months | 7.99% | 7.99% |
| Non-Owner Occupied | Up to 180 Months | 8.49% | 8.49% |

Auto Loans 100% Auto Loan Financing is available to qualified members.

| Model Year | Term ⁵ | APR |
|----------------|-------------------|------------------------------|
| 2013 – 2018 | Up to 84 Months | As low as 4.74% ⁶ |
| 2013 – 2018 | Up to 72 Months | As low as 4.24% |
| 2013 – 2018 | Up to 60 Months | As low as 3.99% |
| 2009 – 2012 | Up to 60 Months | As low as 5.99% |
| 2008 and older | Up to 48 Months | As low as 10.25% |

Rate discounts are available to qualified borrowers. Ask an employee for details.

Recreational Vehicle Loans (MC, ATV, PWC, Boat, RV)

| Model Year | Term ⁷ | APR |
|-------------|-------------------|------------------------------|
| 2017 – 2018 | Up to 84 Months | As low as 6.74% ⁸ |
| 2017 – 2018 | Up to 72 Months | As low as 6.24% |
| 2013 – 2018 | Up to 60 Months | As low as 5.99% |
| 2009 – 2012 | Up to 60 Months | As low as 7.99% |

Rate discounts are available to qualified borrowers. Ask an employee for details.

Additional Rates continued on Page 2

See Page 3 for disclosures



Loan Rates Continued

Personal Loans

| Term⁹ | APR |
|--|------------------|
| Signature Loan Up to 60 months ¹⁰ | As low as 10.75% |
| Signature Loan Up to 48 months | As low as 10.50% |
| Signature Loan Up to 36 months | As low as 10.25% |

Rate discounts are available to qualified borrowers. Ask an employee for details.

Secured Loans

| Loan Type | APR |
|--------------------------------|--|
| Share Secured Loan | 2.15% This APR will vary with the market based on the dividend rate. |
| Share Certificate Secured Loan | Share Certificate Dividend Rate + 2% This APR is fixed for the term of the Certificate. |
| Credit Saver Loan | 2.15% This APR will vary with the market based on the dividend rate. |

Line of Credit

| Loan Type | APR |
|-------------------------------------|----------------------|
| Overdraft Protection Line of Credit | 14.50% ¹¹ |

Overdraft Transaction Fee is \$5.00

Visa® Platinum With Rewards Credit Card

| | |
|---|--|
| Annual Percentage Rate (APR) for Purchases | 9.80% to 19.80% based on your creditworthiness. |
| APR for Balance Transfers | 9.80% to 19.80% based on your creditworthiness. |
| APR for Cash Advances | 9.80% to 19.80% based on your creditworthiness. |

Cash Advance Fee is \$20 or 2.00% of the amount of each cash advance, whichever is greater. Foreign Transaction Fee is 1.00% of each transaction in U.S. dollars.

See Page 3 for disclosures

Loan Disclosures

APR= Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval.

Home Equity Line of Credit

HELOC has a floor rate of 4.00% APR.

¹The Annual Percentage Rate may vary after the account is opened. The maximum rate that may be imposed is 17.00% APR. Closing costs vary by state and range from \$250 - \$750, available for properties in IL, IN, and NV only. Credit Union 1 will pay the closing fees associated with the setup of the loan. If a HELOC is closed within 24 months from the open date, a fee reimbursement applies for costs associated to setup the loan.

Home Equity Loans

For any Fixed Rate Home Equity Loan, the borrower is responsible for paying the costs associated with the setup of the loan. The borrower should consult a tax adviser for further information regarding the deductibility of interest and charges.

²**Best Credit Financing Examples:** A Home Equity Loan of \$50,000 at 5.24% APR for a 60-month term would result in a monthly payment of approximately \$945.42. A Home Equity Loan of \$50,000 at 5.49% APR for a 120-month term would result in a monthly payment of approximately \$540.18. A Home Equity Loan of \$50,000 at 5.74% APR for a 180-month term would result in a monthly payment of approximately \$413.16. Home Equity Loan payment examples do not include taxes and insurance premiums, the actual payment obligation will be greater.

³**Best Credit Financing Examples:** A Home Equity Loan of \$50,000 at 6.99% APR for a 60-month term would result in a monthly payment of approximately \$984.58. A Home Equity Loan of \$50,000 at 7.24% APR for a 120-month term would result in a monthly payment of approximately \$583.52. A Home Equity Loan of \$50,000 at 7.49% APR for a 180-month term would result in a monthly payment of approximately \$460.58. Home Equity Loan payment examples do not include taxes and insurance premiums, the actual payment obligation will be greater.

⁴**Best Credit Financing Examples:** A Home Equity Loan of \$50,000 at 7.49% APR for a 60-month term would result in a monthly payment of approximately \$995.94. A Home Equity Loan of \$50,000 at 7.99% for a 120-month term would result in a monthly payment of approximately \$602.66. A Home Equity Loan of \$50,000 at 8.49% for a 180-month term would result in a monthly payment of approximately \$488.86. Home Equity Loan payment examples do not include taxes and insurance premiums, the actual payment obligation will be greater.

Auto Loans

Auto Loans have a floor rate of 3.99% APR.

⁵**Best Credit Financing Examples:** An Auto Loan of \$35,000 at 4.74% APR for an 84-month term would result in a monthly payment of approximately \$491.00. An Auto Loan of \$20,000 at 4.24% APR for a 72-month term would result in a monthly payment of approximately \$316.00. An Auto Loan of \$20,000 at 3.99% APR for a 60-month term would result in a monthly payment of approximately \$376.00. An Auto Loan of \$15,000 at 5.99% APR for a 60-month term would result in a monthly payment of approximately \$291.00. An Auto Loan of \$15,000 at 10.25% APR for a 48-month term would result in a monthly payment of approximately \$382.24.

⁶ There is a \$35,000 minimum loan amount to receive 4.74% APR for qualified borrowers.

Recreational Vehicle Loans

Recreational Vehicle Loans have a floor rate of 5.99% APR.

⁷**Best Credit Financing Examples:** A Recreational Vehicle Loan of \$35,000 at 6.74% APR for an 84-month term would result in a monthly payment of approximately \$525.00. A Recreational Vehicle Loan of \$20,000 at 6.24% APR for a 72-month term would result in a monthly payment of approximately \$334.00. A Recreational Vehicle Loan of \$20,000 at 5.99% APR for a 60-month term would result in a monthly payment of approximately \$394.00. A Recreational Vehicle Loan of \$20,000 at 7.99% APR for a 60-month term would result in a monthly payment of approximately \$406.00.

⁸There is a \$35,000 minimum loan amount to receive 6.74% APR for qualified borrowers.

Personal Loans

Personal Loans have a floor rate of 10.00% APR.

⁹**Best Credit Financing Example:** A Personal Loan of \$10,000 at 10.75% APR for a 60-month term would result in a monthly payment of approximately \$216.32. A Personal Loan of \$5,000 at 10.50% APR for a 48-month term would result in a monthly payment of approximately \$128.10. A Personal Loan of \$5,000 at 10.25% APR for a 36-month term would result in a monthly payment of approximately \$162.04. A Holiday Loan of \$10,000 at 9.90% APR for a 36-month term would result in a monthly payment of approximately \$322.32.

¹⁰There is a \$10,000 minimum loan amount.

Overdraft Protection Line of Credit

¹¹There is a \$500 minimum line of credit limit.

For additional information and to apply for a loan, please visit us online at creditunion1.org or call our Member Service Department at (800) 252-6950, option 3.