

Loan Rates

Rates Effective as of September 1, 2017

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 6/15/17 = 4.25%	
Line of Credit Limit			APR ¹
Up to 80% LTV	\$5,000 - \$24,999.99	Prime	Currently at 4.25%
Up to 80% LTV	\$25,000 - \$99,999.99	Prime minus .51%	Currently at 4.00%
Up to 80% LTV	\$100,000 and above	Prime minus 1.01%	Currently at 4.00%
Up to 90% LTV	Up to \$25,000	Prime plus 1.00%	Currently at 5.25%

Home Equity Loan

Fixed Rate Home Equity Loan	Term ²	Rate	APR
Up to 80% LTV	Up to 60 Months	3.99%	3.99%
Credit Union 1 - 1 st Lien	Up to 120 Months	4.49%	4.49%
Owner Occupied	Up to 180 Months	4.99%	4.99%
Fixed Rate Home Equity Loan	Term ³	Rate	APR
Up to 80% LTV	Up to 60 Months	6.25%	6.25%
Credit Union 1 - 2 nd Lien	Up to 120 Months	6.50%	6.50%
Owner Occupied	Up to 180 Months	6.75%	6.75%
Fixed Rate Home Equity Loan	Term ⁴	Rate	APR
Up to 65% LTV	Up to 60 Months	7.00%	7.00%
Credit Union 1 - 1 st Lien	Up to 120 Months	7.50%	7.50%
Non-Owner Occupied	Up to 180 Months	8.00%	8.00%

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

Model Year	Term ⁵	APR
2012 – 2017	Up to 84 Months	As low as 3.99% ⁶
2012 – 2017	Up to 72 Months	As low as 3.49%
2012 – 2017	Up to 60 Months	As low as 2.99%
2008 – 2011	Up to 48 Months	As low as 5.90%
2007 and older	Up to 48 Months	As low as 10.25%

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

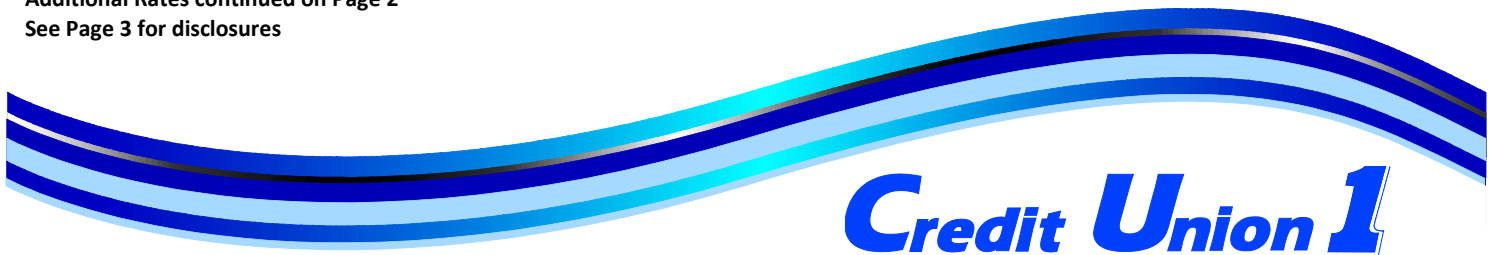
Recreational Vehicle Loans (MC, ATV, PWC, Boat, RV)

Model Year	Term ⁷	APR
2016 - 2017	Up to 84 Months	As low as 5.99% ⁸
2016 – 2017	Up to 72 Months	As low as 5.49%
2012 – 2017	Up to 60 Months	As low as 4.99%
2008 – 2011	Up to 48 Months	As low as 7.90%

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

Additional Rates continued on Page 2

See Page 3 for disclosures



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

 **AMERICAN SHARE INSURANCE**

By members' choice, this institution is not federally insured.



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	6.90% Introductory APR for a period of six (6) billing cycles. After that your APR will be 9.80% to 19.80% based on your creditworthiness.
APR for Balance Transfers	6.90% Introductory APR for a period of six (6) billing cycles. After that your APR will be 9.80% to 19.80% based on your creditworthiness.
APR for Cash Advances	6.90% Introductory APR for a period of six (6) billing cycles. After that your APR will be 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 3.99% APR for a 60-month term would result in a monthly payment of approximately \$921.02. A Home Equity Loan of \$50,000 at 4.49% APR for a 120-month term would result in a monthly payment of approximately \$518.18. A Home Equity Loan of \$50,000 at 4.99% APR for a 180-month term would result in a monthly payment of approximately \$395.32. 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 6.25% APR for a 60-month term would result in a monthly payment of approximately \$972.88. A Home Equity Loan of \$50,000 at 6.50% APR for a 120-month term would result in a monthly payment of approximately \$567.98. A Home Equity Loan of \$50,000 at 6.75% APR for a 180-month term would result in a monthly payment of approximately \$442.66. 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 7.00% APR for a 60-month term would result in a monthly payment of approximately \$990.66. A Home Equity Loan of \$50,000 at 7.50% for a 120-month term would result in a monthly payment of approximately \$593.88. A Home Equity Loan of \$50,000 at 8.00% for a 180-month term would result in a monthly payment of approximately \$478.12. 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 2.74% APR.

⁵**Best Credit Financing Examples:** An Auto Loan of \$35,000 at 3.99% APR for an 84-month term would result in a monthly payment of approximately \$478.52. An Auto Loan of \$20,000 at 3.49% APR for a 72-month term would result in a monthly payment of approximately \$308.44. An Auto Loan of \$20,000 at 2.99% APR for a 60-month term would result in a monthly payment of approximately \$359.48. An Auto Loan of \$15,000 at 5.90% APR for a 48-month term would result in a monthly payment of approximately \$351.80. 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 3.99% APR for qualified borrowers.

Recreational Vehicle Loans

Recreational Vehicle Loans have a floor rate of 4.99% APR.

⁷**Best Credit Financing Examples:** A Recreational Vehicle Loan of \$35,000 at 5.99% APR for an 84-month term would result in a monthly payment of approximately \$511.11. A Recreational Vehicle Loan of \$20,000 at 5.49% APR for a 72-month term would result in a monthly payment of approximately \$326.86. A Recreational Vehicle Loan of \$20,000 at 4.99% APR for a 60-month term would result in a monthly payment of approximately \$377.56. A Recreational Vehicle Loan of \$20,000 at 7.90% APR for a 48-month term would result in a monthly payment of approximately \$487.62.

⁸There is a \$35,000 minimum loan amount to receive 5.99% 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.