

Auto Loans

**APR

Approximate Term

Up to 36 months	2.84% - 15.49%
Up to 60 months	2.94% - 16.49%
Up to 72 months	3.04% - 17.49%
Up to 84 months	2.99% - 7.44%



*APR = Annual Percentage Rate. Rates and terms are subject to change.

Rates are subject to credit approval and may be higher depending on payment term, credit rating, vehicle year, and other qualifications. Rates as low as 2.84% APR applies to terms up to 36 months and up to 100% Loan to Value on model year 2018 or newer. Payment example: For a \$30,000 loan at 2.49% APR with a term of 36 months, the monthly payment will be \$871.00.

Morotcycle Loans

**APR

Approximate Term

Up to 36 months	4.75% - 9.75%
Up to 60 months	4.75% - 10.50%
Up to 72 months	4.99% - 10.50%
Up to 84 months	4.99% - 5.99%



*APR = Annual Percentage Rate. Rates and terms are subject to change.

Rates are subject to credit approval and may be higher depending on payment term, credit rating, vehicle year, and other qualifications. Rates as low as 4.75% APR applies to terms up to 36 months and up to 120% Loan to Value on model year 2009 or newer. Payment example: For a \$15,000 loan at 4.75% APR with a term of 36 months, the monthly payment will be \$448.00.

Boat Loans

**APR

Approximate Term

Up to 60 months	4.99% - 9.19%
Up to 96 months	5.99% - 9.69%
Up to 120 months	6.29% - 10.49%
Up to 144 months	6.59% - 8.39%



*APR = Annual Percentage Rate. Rates and terms are subject to change.

Rates are subject to credit approval and may be higher depending on payment term, credit rating, model year, and other qualifications. Rates as low as 4.99% APR applies to terms up to 60 months and up to 120% Loan to Value on model year 2014 or newer. Payment example: For a \$20,000 loan at 4.99% APR with a term of 60 months, the monthly payment will be \$378.00.

Recreational Loans

**APR

Approximate Term

Up to 96 months	5.99% - 8.99%
Up to 120 months	6.49% - 9.49%
Up to 144 months	6.99% - 9.99%



*APR = Annual Percentage Rate. Rates and terms are subject to change.

Rates are subject to credit approval and may be higher depending on payment term, credit rating, vehicle year, and other qualifications. Rates as low as 5.99% APR applies to terms up to 96 months and up to 120% Loan to Value on model year 2011 or newer. Payment example: For a \$40,000 loan at 5.99% APR with a term of 96 months, the monthly payment will be \$526.00.

Personal Loans	Amount	APR**
Signature Loan Terms up to 60 months. **APR = Annual Percentage Rate. Rates and terms are subject to change and based on creditworthiness.	Up to \$20,000	10.99% - 17.99%
Signature Line of Credit Annual Review. **APR = Annual Percentage Rate. Rates and terms are subject to change and based on creditworthiness.	Up to \$20,000	11.99% - 16.99%

Share Secured Loans	Amount	APR**
Share Secured Loan Terms up to 60 months. **APR = Annual Percentage Rate. Requires a security share deposit for 100% of loan balance.	Up to \$20,000	5.50%

Credit Cards	Amount	APR**
Visa Gold with Rewards	Up to \$20,000	9.99%
Visa Classic	Up to \$20,000	12.99%
Secured Visa (Requires a security share deposit for 100% of loan limit)	Up to \$20,000	9.99%
Student/Starter Visa	Up to \$2,500	14.99%
Fresh Start Visa (Annual Fee = \$25.00)	Up to \$1,000	16.99%

Unsecured Educator Loans	Amount	APR**
Credential Loan (For students of Teachers College of San Joaquin)	Up to \$5,000	7.99% - 16.00%
Masters Tuition Loan (For students of Teachers College of San Joaquin)	Up to \$7,500	6.99% - 15.00%

*Subject to terms and conditions and Annual Percentage Rate (APR) on approved credit. All lines of credit will have periodic credit reviews & the credit limit may be changed at anytime. Membership required for loan approval. Rates are subject to change at any time. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

**APR = Annual Percentage Rate. Rates and terms are subject to change and based on creditworthiness.

