

## CF-LA Credit Union Rate Schedule

All loans are subject to C.U. Loan Officer approval and availability of funds.

All loans are subject to an acceptable credit report, favorable debt to income ratio, and proof of continuous employment (minimum of 6 months).

All loan rates are reviewed and determined quarterly by the board of directors.

The maximum dollar amount an individual can borrow shall be \$60,000 in accordance with the limitations provided below. This figure applies to all types of loans except share loans.

<b>DIVIDEND RATE</b>	<b>APR*</b>	<b>APY**</b>
4th Quarter -----	0.50%	0.50%

<b>TUITION LOAN</b>		
1 - 12 Months -----	4.25%	

<b>SIGNATURE LOANS (\$5000 Max)</b>		
1 - 12 Months -----	7.50%	
12 - 36 Months -----	9.25%	

<b>COMPUTER LOANS (\$3000 Max)</b>		
1 - 12 Months -----	4.25%	
12 - 24 Months -----	5.50%	

<b>SHARE LOANS</b>		
Amount loaned not to exceed members share balance or 10% of the credit union's total paid in shares.		
1 - 60 Months -----	1.50%	

<b>NEW CAR / TRUCK / RV / BOAT / ETC... (100% of purchase price plus TT&amp;L)</b>		
All cars / trucks of the current year with no more than 12,000 miles or 7 months old and same owner are considered new. Purchase price is defined as sticker price.		
1 - 60 Months -----	3.00%	
60 - 72 Months -----	3.50%	

<b>DEMO / PROGRAM CAR</b>		
Demo and program car loan amounts are set by trade value (NADA).		
1 - 60 Months -----	3.25%	

<b>USED VEHICLES</b>		
All cars / trucks / boats not having a certificate of origin - NADA Guide Book (Loan Value) used.		
1 - 60 Months -----	4.00%	

Loan Rates Effective ----- 01/01/12



Your savings federally insured to \$250,000 by the National Credit Union Administration, a U.S. Government Agency

\*APR (Annual Percentage Rate)  
 \*\*APY (Annual Percentage Yield)