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 continous 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 $80,000 in accordance with the limitations provided below. This figure applies to all types of loans except share loans.

DIVIDEND RATE	APR*	APY**
	0.25%	0.25%

SIGNATURE LOANS - $15,000 Max for Credit Score of 700 or better
$10,000 Max for Credit Score of 699 or Less

1 - 12 Months ---------- 9.50%
13 - 36 Months ---------- 11.00%

SHARE LOANS

Amount loaned not to exceed members share balance or 10% of the credit union's total paid in shares.

1 - 24 Months ---------- 2.25%
25 - 48 Months ---------- 3.00%
49- 60 Months ---------- 3.75%

NEW CAR / TRUCK / MOTORCYCLE (street) (100% of purchase price plus TT&L)

All cars/trucks/motorcycles 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 ---------- 5.25%
61 - 72 Months ---------- 5.75%

NEW RV / BOAT / ATV / ETC… (100% of purchase price plus TT&L)

All new RVs/boats/ ATVs etc. of the current year no more than 7 months old and same owner are considered new. Purchase price is defined as sticker price.

1 - 48 Months ---------- 7.25%
49 - 60 Months ---------- 7.75%

Used RV / BOAT / ATV / ETC…

All RVs/boats/ATVs not having a certificate of origin - NADA Official Guide (Clean Retail Value) are considered used.

1 - 60 Months ---------- 8.25%

Length of Loan is Based on Age of Vehicle
1 - 5 Years Old - Term of 60 Months (Loan Amount 80% CRV)
6 - 10 Years Old - Term of 48 Months (Loan Amount 70% CRV)

DEMO / PROGRAM CAR / TRUCK / MOTORCYCLES (street)

Demo and program car loan amounts are set by NADA Official Guide (Clean Retail Value)

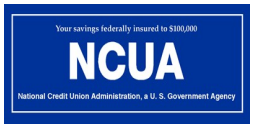
1 - 60 Months ---------- 5.75%

Length of Loan is Based on Age of Vehicle
1 - 5 Years Old - Term of 60 Months (Loan Amount 80% CRV)
6 - 10 Years Old - Term of 48 Months (Loan Amount 70% CRV)

USED CAR / TRUCK / MOTORCYCLES (street)

All cars/trucks/motorcycles not having a certificate of origin - NADA Official Guide (Clean Retail Value) are considered used.

1 - 60 Months ---------- 6.50%
Length of Loan is Based on Age of Vehicle
1 - 5 Years Old - Term of 60 Months (Loan Amount 80% CRV)
6 - 10 Years Old - Term of 48 Months (Loan Amount 70% CRV)



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

All Rates Effective ---------- 10/1/2026