



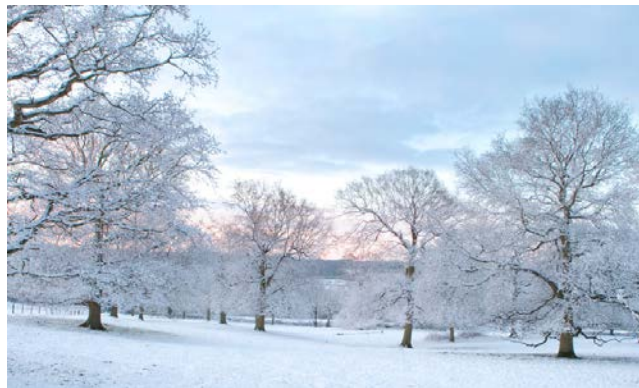
FEDERAL CREDIT UNION
All People Working Better, Together.

Loan Rates

January 2013

Rates quoted are lowest rates available. Other rates and terms may apply based on applicants' credit score. APR = Annual Percentage Rate.

Talk to an AP loan officer for more details. All loans are subject to debt, income, and credit qualifications.



***Keep Warm With Great Loan Rates at AP
Talk to a Loan Officer Today!***

<u>Auto Loans</u>	APR
New (model year 2012-2013)	1.99%
Used	1.99%

<u>Other Secured Loans</u>	APR
New	5.49%
Used	5.99%

<u>Rate Sheet Guidelines</u>	
Model Year	Repayment Term
2012 – 2013	Up to 84 months
2011 over \$30,000	Up to 84 months
2011 over \$15,000	Up to 72 months
2008 – 2011	Up to 60 months
2006 – 2007	Up to 48 months
73 – 84 months	Requires 700+, Add 1%

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Home Equity Loans

Fixed Rate Home Equity		
84 Month	\$5,000 - \$9,999	5.00%
120 Month	\$10,000 - \$50,000	5.00%
Home Equity Line of Credit Variable Rate		
120 Month	\$5,000 - \$50,000	3.99% *

Personal Loans			
Credit Score	APR	Max. Loan Amount	Max. Term
740+	6.50%	\$4,000	48 months
700-739	8.50%	\$4,000	48 months
670-699	10.50%	\$3,000	36 months
640-669	13.00%	\$2,000	24 months
600-639	15.00%	\$1,000	12 months

Other Loans

Loan	Term	APR
Share Secured	up to 60 months	3.99%
Line of Credit	Revolving	6.50%
Car Loan		1.99%
Overdraft Protection		18.00%
Platinum Visa Credit Card		8.99%
VIP Signature Loan		6.50%
Tuition Loan	12 months	Check issued to school
		6.50%



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

* For qualified borrowers. Rates may be adjusted quarterly but will never exceed 18% APR. Minimum credit line \$5,000. Early termination fee applies if the line is closed within 3 years of opening.