

OTHER CONSUMER LOANS (Not subject to credit score pricing):

TYPE OF LOAN	APR	LTV	TERMS	Monthly Payment per \$1,000 borrowed
Share Secured	Prime share (savings rate) plus 3% \$20 Application fee	Up to 100% of shares	Up to 96 months	\$11.76 @ 3.05% APR for 96 months
Credit Builder Savings Plan	Prime share (savings rate) plus 3% \$50 Application fee	Up to 100% of shares	Up to 18 months	\$56.91 @ 3.05% APR for 18 months
Certificate Secured	Certificate rate plus 3% \$20 Application fee	Up to 100% of Certificate	Up to remaining term of Certificate	\$18.00 @ 3.05% APR for 60 months
Overdraft Protection Max \$300 Limit	18.00% \$5 transaction fee	N/A	Payments 3% of balance with a \$25 minimum payment.	~~

- ALL Consumer loans have a \$20 Credit Report fee on approved funded loans plus any title transfer or lien perfection fees.
- All Consumer loans have a minimum payment of \$25 per month.
- Value is the purchase price, sales tax, license and warranty; or NADA guide high retail value, whichever is less. LTV = Loan to value.

VISA CREDIT CARD PROGRAMS:

PROGRAM	APR for Purchases and Cash Advances	TERM	GRACE PERIOD	COMMENTS
VISA PLATINUM	9.99% With a daily periodic rate of 0.8325.	Payment based on 3% of balance –minimum \$25	No annual fee. 25 day grace period on purchase transactions. No grace on cash advances.	Minimum limit \$5,000 Maximum limit \$20,000
VISA GOLD	10.99% With a daily periodic rate of 0.9158.	Payment based on 3% of balance –minimum \$25	No annual fee. 25 day grace period on purchase transactions. No grace on cash advances.	Minimum limit \$3,000 Maximum limit \$20,000
VISA CLASSIC	11.99% With a daily periodic rate of 0.9992.	Payment based on 3% of balance –minimum \$25	No annual fee. 25 day grace period on purchase transactions. No grace on cash advances.	Minimum limit \$500 Maximum limit \$20,000
SMART START VISA	16.0% With a daily periodic rate of 1.3334.	Payment based on 3% of balance –minimum \$25	No annual fee. No grace period on purchases or cash advances.	Minimum limit \$300 Maximum limit \$20,000

- All Visa programs NOT subject to credit score pricing but score and other factors do determine program eligibility.
- All Visa programs are subject to the fee for foreign transactions: 1% of U.S. dollar transaction amount.
- All Visa programs are subject to a \$30 fee for late payment fees.
- All Visa Programs Interest computation is the periodic rate multiplied by the separate average daily balances for purchases and cash advances

REAL ESTATE LOANS:

TYPE OF LOAN	APR	CLTV	TERMS	Monthly Payment per \$1,000 borrowed
Fees Bare Land 1% discount loan fee + all 3 rd party fees	8.99%	Up to 50%	Up to 120 months With 7 year balloon payment	\$12.67
1st Mortgage-Short Term .25% discount loan fee + all 3 rd party fees	Call for current rates	Up to 80%	Up to 120 Months	~~
1st Mtg Short Term (non-owner occupied) .25% discount loan fee + all 3 rd party fees	Call for current rates	Up to 65%	Up to 120 Months	~~
1st Mortgage .75% discount loan fee + all third party fees	Call for current rates	Up to 80%	Up to 180 months (15 yrs)	~~
Home Equity LINE of CREDIT Subject to all 3rd party fees. <i>Not subject to credit score pricing.</i>	5.0% variable – based on 11 th district cost of funds index. Rate adjusts January and July each year. Floor rate 5% APR ceiling rate 15% APR.	Up to 80% (owner Occupied) Up to 65% (non-owner occupied)	\$1 - \$10,000 amortized for 60 months. \$10,001 - \$25,000 amortized for 120 months. \$25,000+ amortized for 180 months. Minimum payment \$100.	\$18.87 \$10.61 \$7.91
2nd Mortgage Subject to all 3 rd party fees.	6.95% - 7.06%APR	Up to 80%	Up to 180 months	\$8.97
Equity in a 2nd (short term 2nd mortgage) Minimum loan \$5,000. \$300 processing fee (Subj. to clear title & property evaluation. borrower may be responsible for all 3 rd party fees) Loans over \$50,000 require appraisal.	5.63% APR 6.33%APR APR calculated on \$45k loan amount	Up to 90% Up to 90%	Up to 60 months Up to 96 months	\$□ \$13.

- **APR** = Annual Percentage Rate
- **CLTV** = Combined Loan to value.
- **All Real Estate loan programs** are subject to all 3rd party fees.
- **All Real Estate loan programs** available on primary or vacation residence in Washington.
- **All Real Estate loans** require an application deposit of \$300 for second liens, \$500 for first liens or the estimated cost of the appraisal; whichever is greater. When loan funded the deposit will be refunded OR applied toward your closing fees for the loan. If loan is cancelled prior to closing this deposit will go toward 3rd party fees already expensed by the Credit Union.

- **Real Estate other potential fee estimates:**

Appraisal – \$400 - \$1,000
Title insurance – \$100 - \$650.00
Flood certificate – \$15 - \$35
Credit Report – \$20 - \$80
Recording fees – \$80.00 - \$300.00
Escrow closing (if required) – \$350 - \$550
Tax Service Fee - \$62
Processing fee - \$300 - \$400

All fees are subject to change.

- **Appraiser** fees are subject to change, based on current appraiser fees.
- **THE Equity in a 2nd:** If an appraisal is required the cost of \$400 – \$1,000 will be paid for by the borrower at the time of application and may extend the processing time of the loan request.

****Rates are for Fair Isaac Credit Scores of 700+****
Unless otherwise stated, scores are priced as follows:
 675 – 699 (B) Rate sheet plus 2.00%
 625 – 674 (C) Rate sheet plus 5.00%
 575 – 624 (D) Rate sheet plus 7.00%
 011 – 574 (E) Rate sheet plus 11.00%
Other Additional Rate Pricing May Apply

ALL RATES AND TERMS SUBJECT TO CHANGE DAILY

