



LOAN RATES TERMS AS OF January 29, 2018 562-426-8838

LOAN TYPES	PREFERRED RATE	TERMS	MAXIMUM
Share Savings	1.0%	15 Yrs Min \$25 a mo	100% of Shares
Credit Builder	4.5%	3 Years	\$2,000.00
CD Loan	3% over CD rate	Payable at CD maturity	100% of CD value
New Vehicle & Auto Equity (\$50.00 doc/filing fees)	1.9%	See Back for Details	\$65,000
Used Auto (15-18)	3.9% @ 100% of Retail Kelly	Up to 66 Months	\$65,000
Used 4 Year Old Vehicles (12-14)	4.9% @ 100% of Retail Kelly	Up to 66 Months	100% Resale Value not to exceed \$50,000.00
Other Used Vehicles (11 or older)	7.4% @ 100% of Retail Kelly	Up to 60 Months	100% Resale Value not to exceed \$50,000.00
Motorcycles	7.9%	Up to 4 Years	\$10,000.00
Recreational Vehicles	3.9% LEVEL 1 100% low Kelly 5.9% LEVEL 2 90% low Kelly	Up to 10 Years	\$90,000.00 \$75,000.00
1ST Trust Deed Owner Occupied	3.65%	30 Years (3 year call option)	80% Appraised Value Maximum \$500,000.00 Minimum \$75,000.00 1 Mortgage Loan per household
1ST Trust Deed Owner Occupied	3.50	15 Years	80% Appraised Value Maximum \$500,000.00 Minimum \$75,000.00 1 Mortgage Loan per household
1ST Trust Deed Owner Occupied	3.00%	10 Years	80% Appraised Value Maximum \$500,000.00 Minimum \$75,000.00 1 Mortgage Loan per household
Quick Cash Loan	28.00%	\$300-\$1000 6 mo	Direct Deposit/Payroll Deduction, No other unsecured loans, \$20 fee
12/12 Signature Loan	6.9%	12 Months	\$20,000.00
Signature Loan PMT ON L67,L68 3.0% OF BAL	7.9% <\$5000 36 MO \$5001> 48 MO	Up to 4 years	\$20,000.00
VISA Classic 25 Days Grace PMT 4.0% OF BAL	16.49% lv1 \$20K,level 2 \$10K -- level 3 \$3k @ 18.00%	No Annual Fee	\$300.00 - \$10,000.00
VISA Gold PMT 2.5% OF BAL	7.75% first 6 mos. LV 1 ONLY UP TO \$20,000	Prime + 5% adj bi-ann \$20.00 Ann. Fee (on agg. Bal less than 5,000.)	\$5,000. - \$20,000.00

Rates subject to change. Self Employed MUST show proof of income.

Risk Based Pricing, effective January 29, 2018

	Levels 1	Level 2	Level 3	Level 4
NEW AUTOS	1.9% - 66 mos. 2.9% - 78 mos. 3.4% - 90 mos.	3.9% - 66 mos. 4.9% - 78 mos. 6.9% - 90 mos.	11.9% - 66 mos. 80% FIN 12.9% - 66 mos. 90% FIN 13.9% - 66 mos. 100% FIN 12.4% - 78 mos. 80% FIN	15.9% - 66 mos. 80% FIN 16.9% - 66 mos. 90% FIN 17.9% - 66 mos. 100% FIN
USED AUTO (15-18) 60 MO	3.9% 66 mos. <i>100% OF RETAIL BLUE BOOK</i>	6.4% 66 mos. <i>100% OF RETAIL BLUE BOOK</i>	12.4% - 80% FIN 13.4% - 90% FIN 14.4% - 100% FIN 66 mos.	15.9% - 80% FIN 16.9% - 90% FIN 17.9% - 100% FIN 66 mos.
USED AUTO (12-14) 60 MO	4.9% 66 mos. <i>100% OF RETAIL BLUE BOOK</i>	7.4% 66 mos. <i>100% OF RETAIL BLUE BOOK</i>	14.0% - 80% 15.0% - 90% 16.0% - 100% 66 mos.	17.9% - 80% 66 mos.
OLDER USED AUTO (2011 or older) 60 MO	7.4% 60 mos. <i>100% OF RETAIL BLUE BOOK</i>	8.0% 60 mos. <i>100% OF RETAIL BLUE BOOK</i>	14.9% - 80% 15.9% - 90% 16.9 - 100% 60 mos.	17.9% - 80% 60 mos.
RV's	3.9%	5.9%		
1ST TD 30 year Owner Occupied	3.65% 80%LTV	6.50% 80%LTV	6.625% 70%LTV	7.50% 70%LTV
1ST TD 15 year Owner Occupied	3.50% 80%LTV	5.50% 80%LTV	6.25% 70%LTV	7.125% 70%LTV
1ST TD 10 year Owner Occupied	3.00% 80%LTV	4.00% 80%LTV	5.50% 70%LTV	6.75% 70%LTV
Quick Cash Loan				Ask Loan Officer
12 MO. SIGNATURE	6.9%			
SIGNATURE			16.0% UP TO \$2,000	18.0% 100% gross up to \$1000
Easy Access 3% OF BAL	7.9% UP TO \$20,000	12.0% UP TO \$10,000		

Fair, Isaac Score				
DISAPPROVE < 525	4	3	2	1
Unsecured Loans	CC approval 525-600	601-660	661 -709	710 +
Secured	CC approval 525-600	601-650	651-689	690+