



Special Loan Promotion – Loan Rate and Term Schedule

(Effective January 1, 2010 – October 2, 2010)

All rates on this sheet reflect the 1.00% loan promotion discount.

For New Loans only, or with \$5,000 borrowed on existing loans.

Annual percentage rates and terms subject to change.

Interest rate is based on credit score.

Vehicles & Titled Units (2009 or Newer)

| Annual Percentage Rate | Term | Approximate monthly payment per \$1,000.00 borrowed at the full term |
|------------------------|---|--|
| As low as 4.00% | 48 months | \$22.61 |
| As low as 4.25% | 60 months | \$18.56 |
| As low as 4.50% | 84 months (value \$25,000.00 +) | \$13.92 |
| As low as 5.25% | 120 months (value \$30,000.00 +) Motorhomes & travel trailers only | \$10.75 |

**non-titled camper units +1/2% for loans of 60 months or less

Vehicles & Titled Units – Used

| Annual Percentage Rate | Term | Approximate monthly payment per \$1,000.00 borrowed at the full term |
|------------------------|--|--|
| As low as 4.75% | 48 months, 2006 – 2008 | \$22.96 |
| As low as 5.00% | 60 months, 2006 – 2008 | \$18.91 |
| As low as 5.50% | 84 months, 2006 – 2008 (value \$30,000.00+) **Motorhomes and travel trailers only | \$14.40 |
| As low as 5.25% | 48 months, 1998 – 2005 | \$23.19 |
| As low as 5.75% | 60 months, 1998 – 2005 (value \$25,000.00+) **Motorhomes and travel trailers only | \$19.26 |

**non-titled camper units +1/2% for loans of 48 months or less

Classic Cars

| Annual Percentage Rate | Term | Approximate monthly payment per \$1,000.00 borrowed at the full term |
|------------------------|---------------------------------|--|
| As low as 8.25% | 48 months (must have appraisal) | \$24.61 |

Signature Loans

| Annual Percentage Rate | Term | Approximate monthly payment per \$1,000.00 borrowed at the full term |
|------------------------|---|--|
| As low as 9.75% | 48 months | \$25.33 |
| As low as 12.65% | Line of Credit / Overdraft Protection ** Term may vary, contact the credit union for details | N/A |

Mortgage Loans (refinances, second mortgages and home equity loans)

| Annual Percentage Rate | Term | Approximate monthly payment per \$1,000.00 borrowed at the full term |
|------------------------|------------------|--|
| As low as 4.25% | 1 - 48 months | \$22.73 |
| As low as 4.50% | 49 - 60 months | \$18.67 |
| As low as 4.75% | 61 - 84 months | \$14.04 |
| As low as 5.00% | 85 - 120 months | \$10.63 |
| As low as 5.25% | 121 - 180 months | \$8.06 |

Balloon term mortgage loans with up to a 30-year payment amortization and reduced rates also available.
Contact Loan Staff for details at 475-7059.

Home Equity Line of Credit - Share Loan - Share Certificate Loan

Call the credit union at 475-7059 for information on a Home Equity Line of Credit Loan.

Mortgages (First Real Estate Mortgages)

First Mortgage loans are available through our lending partner Centennial Lending. For more information visit our website at www.peopleschoicelincoln.org or call the credit union at 475-7059.

Commercial Loans

Commercial loans available through our lending partner Centennial Lending. For more information visit our website at www.peopleschoicelincoln.org or call the credit union at 475-7059.

