

K C AREA LOAN RATES

Effective January 4, 2010

Members must meet certain qualifications to receive lowest loan rate.

NEW (2010, 2011 Model Yrs)

100% Financing up to 48 months.....4.75%, 6.75%, 12.90%, 14.90%, 16.90%
80% Financing up to 60 months.....4.75% 6.75%, 12.90%, 14.90%, 16.90%
100% Financing up to 60 months.....5.75%, 7.75%, 13.90%, 15.90%, 17.90%

USED CARS (2007-2010 Model Yrs)

80% Edmunds Retail or up to 48 mo..... 4.75%, 6.75%, 12.90%, 14.90%, 16.90%
100% Edmunds Retail Value-up to 60 mo.. 5.75%, 7.75%, 13.90%, 15.90%, 17.90%

USED CARS ('06 & Older Model Yrs)

80% Edmunds Retail.....4.75%, 6.75%, 12.90%, 14.90%, 16.90%
100% Edmunds Retail..... 5.75%, 7.75%, 13.90%, 15.90%, 17.90%
Under \$6,000.00—Longest term 24 mo
\$6,000.00-\$10,000.00—Longest term 36 mo
Over \$10,000.00—Longest term 48 mo

Other Collateral-New (2010, 2011 Model Yrs)

100% Financing up to 48 months.....5.75%, 7.75%, 13.90%, 15.90%, 17.90%
80% Financing up to 60 months.....5.75%, 7.75%, 13.90%, 15.90%, 17.90%
100% Financing up to 60 months.....6.75%, 8.75%, 14.90%, 16.90%, 18.90%

Other Collateral-Old (2007-2010 Model Yrs)

80% Edmunds Retail-up to 48 months.....5.75%, 7.75%, 13.90%, 15.90%, 17.90%
100% Edmunds Retail-up to 60 months.... 6.75%, 8.75%, 14.90%, 16.90%, 18.90%

Older Collateral-Old ('06 & Older Model Yrs)

80% Edmunds Retail.....5.75%, 7.75%, 13.90%, 15.90%, 17.90%
100% Edmunds Retail.....6.75%, 8.75%, 14.90%, 16.90%, 18.90%
Under \$6,000.00--Longest term-24 mo
\$6,000.00-\$10,000.00—Longest term 36 mo
Over \$10,000.00--Longest term-48 mo

Signature.....36 mo term 9.90%, 11.90%, 16.90%, 18.90%, 19.90%
Bal over \$6000.... 48 mo term 10.90%, 12.90%
.....60 mo term 11.90%, 13.90%

Overdraft.....16.00%
Home Equity Line of Credit variable rate.....6.90%
Share.....as low as 4.00%