

**Community First Credit Union**  
**Reward-Based Loan Rates and Terms**

As of May 1, 2017

Credit Grade	Credit Score			Secured Consumer Loans <sup>1</sup>			Unsecured Consumer Loans <sup>2</sup>			HELOCs <sup>9</sup>	
				Rate <sup>3</sup>	LTV <sup>4</sup>	Maximum Amount <sup>6</sup>	Rate <sup>3</sup>	Maximum Amount <sup>7</sup>	Maximum Term <sup>10</sup>	Rate <sup>3,8</sup>	TLV <sup>5</sup>
A	700	To	+	3.49%	110%	\$ 90,000	7.49%	\$ 15,000	48	Prime	90%
B	660	To	699	5.49%	100%	\$ 75,000	9.49%	\$ 12,000	36	Prime + 1%	90%
C	620	To	659	7.49%	90%	\$ 60,000	11.49%	\$ 8,000	36	Prime + 2%	80%
D	580	To	619	9.49%	80%	\$ 50,000	13.49%	\$ 5,000	36	Prime + 3%	70%
E	-	To	579	11.49%	70%	\$ 25,000	15.49%	\$ 2,000	24	Prime + 4%	70%

A superior competitor rate and term can be matched.

Loan Officers and Credit Committee can adjust loan terms as deemed necessary when circumstances require.

Members with existing revolving lines of credit, HELOCs, etc. in excess of the amounts above will be “grandfathered” and will not have their limits reduced.

**Secured Consumer Loans – General Loan Term Guidelines, Subject to Loan Officer/Credit Committee Discretion**

Age of Vehicle			Maximum Term	
2015	To	NEW	72	mos
2011	To	2014	60	mos
2007	To	2010	48	mos
older	To	2006	36	mos

**Share Secured and Share Certificate Secured Loans**

Share or Share Certificate rate in effect at time of loans + 2.00%.  
 Maximum loan amount is the amount of shares on deposit or share certificate on deposit.  
 Maximum amortization period for share secured loans in 60 mos; share certificate secured loans are due upon maturity.  
 No credit score or DTI calculation is performed for share secured or share certificate loans.

<sup>1</sup>any loan secured by property (other than a home), such as cars, trucks, boats, lawnmowers, ATVs, etc.

<sup>2</sup>term signature loans and revolving personal lines of credit

<sup>3</sup>rates reflect 50 basis point reduction for automatic/payroll deduction payments

rate is based on the highest credit score (in the case of co-signers)

<sup>4</sup>LTV for secured consumer loans based on NADA Retail; this will be reduced by 30% for salvaged titles

<sup>5</sup>LTV for HELOCs based on appraised or tax assessed value

<sup>6</sup>combined amount of all secured (non-real estate) loans for the member

<sup>7</sup>combined amount of all unsecured loans for the member

<sup>8</sup>as of 5/25/2017 the prime rate is 4.00%

<sup>9</sup>Maximum HELOC loan is \$50,000

<sup>10</sup>“term” applies to signature loans; the revolving line of credit would have the same payment calculation