



# Loan Rates

Rates Effective June 11, 2010

To apply by phone or compute your monthly payment, call CAHPCU at:  
**800.542.2247 (North) or 800.451.2247 (South)**

[www.cahpcu.org](http://www.cahpcu.org)


VEHICLE LOANS	Minimum Loan Amount	Term	Annual Percentage Rate (APR) As Low As*		
			Relationship Discount Rate <sup>1</sup>		
New or Used: <i>Car/Truck/Motorcycle</i>			80% Financing	90% Financing	100% Financing
<sup>1</sup> Rates for Vehicle Loans reflect a Relationship Discount of 0.50%. To qualify for this discount, you must have automatic loan payments deducted from your paycheck or scheduled through C.A.H.P. Credit Union. Financing may include tax, license, DMV charges, documentation fees and Mechanical Breakdown Insurance. <i>The Credit Union offers MBI contracts for new and used autos and trucks.</i>	n/a	Up to 24 months	2.49%	2.49%	2.49%
	n/a	25 to 36 months	2.99%	2.99%	2.99%
	n/a	37 to 48 months	3.99%	3.99%	3.99%
Maximum loan amount is \$100,000	\$10,000	49 to 60 months	4.59%	4.69%	4.79%
	\$15,000	61 to 72 months	5.19%	5.39%	5.69%
	\$25,000	73 to 84 months	5.39%	5.69%	6.09%
New or Used: <i>RV/Van Conversion</i>			80% Financing	90% Financing	100% Financing
<sup>1</sup> Rates for Vehicle Loans reflect a Relationship Discount of 0.50%. To qualify for this discount, you must have automatic loan payments deducted from your paycheck or scheduled through C.A.H.P. Credit Union. Financing may include tax, license, DMV charges, documentation fees and Mechanical Breakdown Insurance. <i>The Credit Union offers MBI contracts for new and used autos and trucks.</i>	n/a	Up to 48 months	7.75%	7.85%	7.95%
	\$10,000	49 to 72 months	7.75%	7.85%	7.95%
	\$25,000	73 to 96 months	7.75%	7.85%	7.95%
Maximum loan amount is \$250,000	\$40,000	97 to 120 months	7.75%	7.85%	7.95%
	<sup>2</sup> Requires 10% Down Payment \$75,000	121 to 144 <sup>2</sup> months	7.75%	7.85%	n/a
	<sup>3</sup> Requires 20% Down Payment \$100,000	Up to 180 <sup>3</sup> months	7.75	n/a	n/a
<p>*Rates determined by amount financed, loan term and credit worthiness. Required information is accurate as of the date on this form and is subject to change. Call for changes that may apply since the effective date or for information on additional loan products.</p>					

Loans granted on approved credit (OAC). Information subject to change.

Title and Insurance Department  
 Phone: 800-542-2247 x107 or x113  
 E-mail: [DMV.Insurance@cahpcu.org](mailto:DMV.Insurance@cahpcu.org)

PERSONAL LOANS	Minimum Loan Amount	Term	Annual Percentage Rate (APR) As Low As*
Share Secured	\$100	Up to 120 months	8.00%
Certificate Secured	\$1,800	Up to 24 months	8.00% or Certificate Rate plus 3%, whichever is greater
Debt Consolidation	\$500	Up to 60 months	14.90%
Signature	\$2,500	Up to 60 months	6.50%
Line of Credit	\$500	--	16.80%
Overdraft Protection	\$500	--	16.80%

\*Rates determined by amount financed, loan term and credit worthiness. Required information is accurate as of the date on this form and is subject to change. Call for changes that may apply since the effective date or for information on additional loan products.

REAL ESTATE LOANS 	Minimum Loan Amount	Term	Annual Percentage Rate (APR)
<b>Home Equity (2nd Mortgage)</b>			
<b>Property Type:</b> Owner Occupied-Single Family Residence, Condo, Planned Unit Development. Maximum loan amount: \$250,000 <sup>4</sup> 360-month loan requires a balloon payment after 180 months	\$50,000	Up to 60 months	6.75%
	\$50,000	Up to 120 months	7.00%
	\$50,000	Up to 180 months	7.50%
	\$50,000	Up to 360 months <sup>4</sup>	7.75%

**1st Mortgage**

Call **877.223.9910** today to start your home loan process or discuss options with a Credit Union mortgage professional or visit online under Home Loans at [www.cahpcu.org](http://www.cahpcu.org).

CREDIT CARD LOANS	Minimum Credit Limit	Grace Period	Annual Percentage Rate (APR)
CAHPCU Classic Visa <sup>5</sup>	\$500	25 days on purchases <sup>6</sup>	13.80%
CAHPCU Preferred Visa	\$500	25 days on purchases <sup>6</sup>	11.80%
CAHPCU Platinum Visa	\$5,000	25 days on purchases <sup>6</sup>	10.80%

<sup>5</sup> 1% rebate if your purchases meet or exceed \$1,000 per year

<sup>6</sup> When the entire balance is paid in full by the due date

SAMPLE OF MONTHLY PAYMENTS TO REPAY (AMORTIZE) PER \$1,000 BORROWED							
TERM: 12 Months	APR (Annual Percentage Rate)						
	6%	7%	8%	9%	10%	12%	15%
Payment	\$86.10	\$86.56	\$87.02	\$87.48	\$87.94	\$88.88	\$90.28

**LOAN FEES:** Visa: Late Fee: \$10.00; Loan Payment Returned, \$25.00; Re-documentation Fee (each): \$50.00; Internal Refinance (each): \$75.00; Coupon Printing (each): \$6.00; Auto Equity Loan (each): \$150.00; Real Estate Processing Fee: \$265.00; Real Estate Underwriting Fee: \$125.00; Real Estate Loan Early Repayment Fee: \$1,000 if repaid within 12 months, \$750 if repaid within 13 to 24 months, \$250 if repaid within 25 to 36 months.

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