



Loan Rates

Rates Effective October 6, 2011

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

www.cahpcu.org


| VEHICLE LOANS | Minimum Loan Amount | Term | Annual Percentage Rate (APR) As Low As* | | | |
|--|--|------------------|--|---------------|----------------|-----|
| | | | Relationship Discount Rate ¹ | | | |
| | | | 80% Financing | 90% Financing | 100% Financing | |
| New or Used: Car/Truck/Motorcycle | | | | | | |
| ¹ 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 36 months | 1.99% | 1.99% | 1.99% | |
| | n/a | 37 to 48 months | 2.49% | 2.49% | 2.49% | |
| | \$10,000 | 49 to 60 months | 2.99% | 2.99% | 2.99% | |
| Maximum loan amount is \$100,000 | \$15,000 | 61 to 72 months | 4.49% | 4.49% | 4.49% | |
| | \$25,000 | 73 to 84 months | 5.79% | 5.89% | 5.99% | |
| | | | | | | |
| New or Used: RV/Van Conversion | | | | | | |
| ¹ 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 | 6.79% | 6.89% | 6.99% | |
| | \$10,000 | 49 to 72 months | 6.79% | 6.89% | 6.99% | |
| | \$25,000 | 73 to 96 months | 6.79% | 6.89% | 6.99% | |
| Maximum loan amount is \$250,000 | \$40,000 | 97 to 120 months | 6.79% | 6.89% | 6.99% | |
| | ² Requires 10% Down Payment | \$75,000 | 121 to 144 ² months | 6.79% | 6.89% | n/a |
| | ³ Requires 20% Down Payment | \$100,000 | Up to 180 ³ months | 6.79% | n/a | n/a |
| *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. | | | | | | |

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

| 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 | 8.50% |
| Cadet | \$3,000 | Up to 12 months | 10.00% |
| Holiday Loan (available 10/01/11 - 12/31/11) | \$500 | Up to 12 months | 10.00% |
| 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) |
|---|---------------------|-------------------------------|------------------------------|
| Home Equity (2nd Mortgage) | | | |
| Property Type: Owner Occupied-Single Family Residence, Condo, Planned Unit Development. Maximum loan amount: \$250,000 ⁴ 360-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 ⁴ | 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.

| CREDIT CARD LOANS | Maximum Credit Limit | Grace Period | Annual Percentage Rate (APR) |
|----------------------------------|----------------------|-----------------------------------|------------------------------|
| CAHPCU Classic Visa ⁵ | \$10,000 | 25 days on purchases ⁶ | 13.80% |
| CAHPCU Preferred Visa | \$10,000 | 25 days on purchases ⁶ | 11.80% |
| CAHPCU Platinum Visa | \$15,000 | 25 days on purchases ⁶ | 10.80% |

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

⁶ 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; 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.

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



Deposits are insured up to \$500,000 per account. By member's choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee the depositors will get back their money.

