

OCEAN CREST FEDERAL CREDIT UNION

562-426-8838

2525 CHERRY AVE SUITE 100
SIGNAL HILL CALIFORNIA 90755
P O BOX 92439
LONG BEACH CALIFORNIA 90809

EFFECTIVE 04/26/2010

LOAN TYPES	PREFERRED RATE	TERMS	MAXIMUM
Share Savings	3.5%	15 Yrs Min \$25 a mo	100% of Shares
Credit Builder	6.5%	2 Years	\$2,000.00
CD Loan	3% over CD rate	Payable at CD maturity	100% of CD value
New Vehicle & Auto Equity (\$50.00 doc/filing fees)	4.9%	Up to 6 Years Up to 7 Years @ 20% down bal. Over 20K	\$65,000.00
Super Non-Lease	4.9%	Up to 4 Years	\$65,000.00
Used Auto (07-10)	5.4% @ 120% of low Kelly	Up to 5 Years	
Used 4 Year Old Vehicles (04-06)	6.4% @ 120% of low Kelly	Up to 4 Years	100% Resale Value not to exceed \$50,000.00
Other Used Vehicles (03 or older)	7.4% @ 120% of low Kelly	Up to 4 Years	100% Resale Value not to exceed \$50,000.00
Motorcycles	7.9%	Up to 4 Years	\$10,000.00
Recreational Vehicles	6.4	Up to 7 Years	\$50,000.00
1ST Trust Deed 2 pt.=s > 100 K 2.25 pt.=s < 100 K	5.50%	30 Years	80% Appraised Value Maximum \$500,000.00
1ST Trust Deed 2 pt.=s > 100 K 2.25 pt.=s < 100 K	5.00%	15 Years	80% Appraised Value Maximum \$500,000.00
2ND Trust Deed 2 pt.=s > 100 K 2.25 pt.=s < 100 K	6.75%	20 Years	75% Appraised Value Minimum \$25,000.00
Home Loan Maximizer 2 ND TD	7.9% LEVEL 1 8.9% LEVEL 2	10 Years	100% Appraised Value Maximum \$50,000.00 Minimum \$10,000.00
HELOC	8.0%	15 Years – 5 yr draw Pmt. 1.7% of balance	75% Appraised Value Minimum \$25,000.00
Quick Cash Loan	18.00%	6 mo	Direct Deposit/Payroll Deduction, No other unsecured loans, \$25 fee
12/12 Signature Loan	6.9%	12 Months	\$20,000.00
Signature Loan PMT ON L67,L68 4.0% OF BAL	7.9% <\$5000 36 MO \$5001> 48 MO	Up to 4 years	\$20,000.00
VISA Classic 25 Days Grace PMT 4.0% OF BAL	16.49% lv1 \$20k, level 2 \$10K and level 3 \$3k @ 18.00%	No Annual Fee	\$300.00 - \$10,000.00
VISA Gold PMT 2.5% OF BAL	7.75% first 6 mos. LV 1 ONLY UP TO \$20,000	Prime + 2% adj bi-ann \$20.00 Ann. Fee (on agg. Bal less than 5,000.)	\$5,000. - \$20,000.00