



LOAN RATES TERMS AS OF MARCH 30, 2012 562-426-8838

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)	1.9%	See Back for Details	\$65,000.00
Super Non-Lease	2.9%	Up to 4 Years	\$65,000.00
Used Auto (09-12)	3.9% @ 120% of low Kelly	Up to 5 Years	
Used 4 Year Old Vehicles (06-08)	6.4% @ 120% of low Kelly	Up to 4 Years	100% Resale Value not to exceed \$50,000.00
Other Used Vehicles (05 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	4.90%	30 Years	80% Appraised Value Maximum \$500,000.00
1ST Trust Deed 2 pt.=s > 100 K 2.25 pt.=s < 100 K	4.40%	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	28.00%	6 mo	Direct Deposit/Payroll Deduction, No other unsecured loans, \$20 fee
12/12 Signature Loan	6.9%	12 Months	\$20,000.00
Signature Loan PMT ON L67,L68 3.0% 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 -- 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 + 5% adj bi-ann \$20.00 Ann. Fee (on agg. Bal less than 5,000.)	\$5,000. - \$20,000.00

Rates subject to change.

Risk Based Pricing, effective MARCH 30, 2012

	Levels 1	Level 2	Level 3	Level 4
NEW AUTOS	1.9% - 48 mos. 2.9% - 60 mos. 3.4% - 72 mos. 3.9% - 84 mos.	4.9% - 48 mos. 5.9% - 60 mos. 6.4% - 72 mos. 6.9% - 84 mos.	10.9 - 48 mos. - 80% FIN 11.9% - 60 mos. - 80% FIN 12.9% - 60 mos. - 90% FIN <u>13.9% - 60 mos. - 100% FIN</u> 12.4% - 72 mos. 80% FIN	14.9% - 48 mos. - 80% FIN 15.9% - 60 mos. 80% FIN 16.9% - 60 mos. 90% FIN <u>17.9% - 60 mos. 100% FIN</u>
USED AUTO (09-12) 60 MO	3.9% <i>ALL USED LEVEL 1 110% OF LOW BLUE BOOK</i>	6.4%	12.4% - 80% FIN 13.4% - 90% FIN <u>14.4% - 100% FIN</u>	15.9% - 80% FIN 16.9% - 90% FIN <u>17.9% - 100% FIN</u>
USED AUTO (06-08) 48 MO	6.4%	7.4%	14.0% - 80% 15.0% - 90% <u>16.0% - 100%</u>	17.9% - 80%
OLDER USED AUTO (2005 or older) 48 MO	7.4%	8.0%	14.9% - 80% 15.9% - 90% <u>16.9 - 100%</u>	17.9% - 80%
RV's	6.4%	8.4%		
1ST TRUST DEED 30 year	4.90%	6.50%	6.625%	7.50%
1ST TRUST DEED 15 year	4.40%	6.00%	6.25%	7.125%
2ND TRUST DEED	6.75%	7.75%	8.75%	9.75%
HOME LOAN MAXIMIZER	7.9%	8.9%		Q
Quick Cash Loan				Ask Loan Officer
12 MO. SIGNATURE	6.9%	N/A	N/A	N/A
SIGNATURE			16.0% UP TO \$3,000	18.0% 100% gross up to \$2500
Easy Access 3% OF BAL	7.9% UP TO \$20,000	14.0% UP TO \$10,000		

Fair, Isaac Score				
DISAPPROVE < 525	CC Approval 525-600	601 - 675	676 - 725	726 +
	4	3	2	1