

Online Applications: www.expresscu.org
Phone: 206-622-1850

Rates Effective: November 27, 2009

**Vehicle Loan Available
Rate Adjustments**
-.50% for auto pay
-.25% Direct Deposit
-.25% SEG/NP

GAP Insurance: \$275.00

VEHICLE LOANS

Fixed Rate - Annual Percentage Rate
From To Max. Daily Periodic Rate

VEHICLES UP TO 2 YEARS OLD

6.25% 16.25% 0.044520548%

Up to 120% Loan-To-Value - depending on credit qualifications

Term: 72 Months - Minimum financing \$20,000-29,999
84 Months - Minimum financing \$30,000 and over

USED VEHICLES 3-5 YEARS OLD

6.65% 16.65% 0.045616438%

Up to 120% Loan-To-Value - depending on credit qualifications

Term: 72 Months - Minimum financing \$20,000-29,999
84 Months - Minimum financing \$30,000 and over

OLDER VEHICLES OVER 5 YEARS OLD

7.65% 17.65% 0.048356164%

Up to 80% NADA book value

PERSONAL LOANS

From To

PAYDAY ALTERNATIVE LOAN

n/a 87.93% 0.240904110%

15% flat loan fee - 90 day term - monthly payments
Limited to 2 payday alternative loans per year.

SIGNATURE LOAN

10.00% 18.00% 0.049315068%

60 Month Maximum Term
.5% Autopay, .25% direct deposit and .25% SEG/NP discounts available.

LINE OF CREDIT

8.25% 18.00% 0.049315068%

Rate tied to WSJ Prime Rate - 2 yr review - 8% rate floor
.5% autopay, .25% direct deposit and .25% SEG/NP discounts available up to rate floor.

VISA CREDIT CARD - unsecured
VISA CREDIT CARD - cash secured

9.99% 18.00% 0.049315068%
9.99% 9.99% 0.027369863%

28 Day Grace Period
28 Day Grace Period

DEBT CONSOLIDATION

15.00% 18.00% 0.049315068%

Up to \$2500.00 to consolidate debt
.5% autopay discount available.
Minimum \$10/payment savings component in payment required monthly.

SHARE SECURED/CREDIT BUILDER

3.40% 5.40% 0.014794521%

Rate is 3% over current share/CD Dividend Rate

SEASONAL LOANS

9.00% 12.00% 0.032876712%

Limited time - seasonal offers
Up to \$1,500.00 / 12 month repayment

CITIZENSHIP LOAN

n/a 15.00% 0.041095890%

For US Citizenship application fee \$675- applicants must be prescreened as ineligible for other financial assistance.
Minimum credit score 550 or no credit score.

HOME EQUITY

From To

FIXED UP TO 5 YEARS

6.75% 13.75% 0.037671233

Maximum financed will be 80% of appraised value or 70% of assessed value less balance owing on first mortgage

FIXED UP TO 10 YEARS

7.25% 14.25% 0.039041096

Loan costs range from \$300 to \$1,000 and may be incorporated into the loan balance.

FIXED UP TO 15 YEARS

7.75% 15.25% 0.041780822

Express Credit Union
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**Rates and Financing are offered based on applicant's credit qualifications.
**Rates and terms indicated above are subject to change without prior notification.

