

ECU Consumer Lending Rates and Related Disclosures



Loan Type		APR	Estimated Monthly Payment Examples
New Auto Loan	2017 & newer	2.24% - 15.49%	\$267.79 a month based on 5 year term, \$15,000 loan at 2.74% APR
Used Auto Loan	2016-2006	2.99% - 16.99%	\$269.45 a month based on 5 year term, \$15,000 loan at 2.99% APR
Motorcycle		4.74% - 17.99%	\$187.50 a month based on 5 year term, \$10,000 loan at 4.74% APR
Boat & RV		3.24% - 16.99%	\$414.34 a month based on 10 year term, \$40,000 loan at 4.49% APR

*Estimated payment APR includes .25% discount for auto pay.

Credit Card		
Visa	9.5% - 18%	Variable Rate APR

*For important information, see ECU Credit and Security Agreement Addendum on page 2.

Personal Loans		
Personal Loan	7.74% -18%	\$242.86 a month based on 4 year term, \$10,000 loan at 7.74% APR

*Personal loan rate includes .25% discount for auto pay

Holiday Loan	12%	\$130.53 a month based on 10 month repayment, \$1000 loan at 12% APR, including \$25 split into Holiday Savings Club Account
Citizenship Loan	15%	\$85.62 a month based on 9 month repayment, \$725 loan at 15% APR
DACA Loan	0%	\$49.50 a month based on 10 month repayment, \$495 loan at 0% APR
Pay Day Alternative loan	15% Flat fee	\$191.67 a month based on 3 month repayment, fee \$500 loan with 15% flat fee

IMPORTANT LOAN TERMS AND CONDITIONS

ECU membership required. Rates are based on an evaluation of credit history and other factors specific to your loan (such as loan term, age of collateral, occupancy of collateral property, combined loan-to-value, lien status, loan amount, as applicable) and may be higher than the lowest rates advertised. Your final APR may differ from your loan interest rate due to additional fees that may apply.

Auto Loan

Lowest rates advertised are based on an established member’s loan with a term of 36 months. Rates are higher for longer terms. Sample payments are for 60 months and include a .25% discount for payments set up automatically from another financial institution.

Boat

Available terms and loan amounts based on creditworthiness and ability to pay. Maximum terms up to 180 months and down payments vary depending on credit, loan amount and term.

Motorcycle

Loan amount based on creditworthiness and ability to pay. 72 months max 100% LTV. New and Used LTV based on NADA clean retail or MSRP.

Citizenship Loan

Standard 15% APR on all loans. Check issued to Department of Homeland Security. Repayment term based on amount borrowed up to 48 months.

Personal Loan

Available terms and loan amounts based on creditworthiness. Loan amounts up to \$10,000, terms up to 60 months

RV

Available terms and loan amounts based on creditworthiness. Maximum terms up to 180 months depending on loan amount. LTV based on NADA Clean Retail or MSRP. Certified RV Travel Trailers require at least 10% down. Max 90% LTV

Pay Day Alternative Loan

\$750 maximum loan amount. Amount based on monthly direct deposit. 3 month repayment and 15% flat fee. Must have 6 months direct deposit and can only received 4 in a 12 month period. APR Varies based on first payment date.

DACA

0% APR with \$40 application fee and 10 month repayment. Applicants must be referred through 21 Progress. www.21progress.org Check issued to Department of Homeland Security.

Statement of the Military Annual Percentage Rate

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 26 percent. This rate

the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call 206-622-1850 for more information.

ECU Credit and Security Agreement Addendum



Credit Cards	
Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Classic 9.25% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
	Trust 12.00% to 15.00% when you open your account, based on your creditworthiness.
APR for Balance Transfers	Visa Classic 9.00% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
	Trust 12.00% to 15.00% when you open your account, based on your creditworthiness.
APR For Cash Advances	Visa Classic 9.00% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
	Trust Not permitted to do cash advances
How to Avoid Paying Interest on Purchases	Your due date is at least 28 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Set-up and Maintenance Fees	
Annual Fee	None
Account Set-Up Fee	None
Program Fee	None
Participation Fee	None
Additional Card Fee	None
Application Fee	None
Transaction Fees	
Balance Transfer Fee	None
Cash Advance Fee- Visa Classic	\$5.00 or 2.00% of the amount of each cash advance, whichever is greater.
Foreign Transaction Fee	1.80% of each transaction in U.S. dollars
Transaction Fee for Purchases	None
Penalty Fees	
Late Payment Fee	Up to \$20.00
Over the credit Limit Fee	None
Returned Payment Fee	Up to \$20.00
How will we calculate your Balance:	We use a method called "average daily balance (excluding new purchases)." See your Agreement for more details.
How We Will Calculate Your Rate:	The margin varies based on creditworthiness, ranges

from 5.25%-14.25% and add Primer Rate to determine APR. Your APR and margin will be stated in a Credit Disclosure provided to you if you open a credit card account under your Credit and Security Agreement.