

## CASWELL CREDIT UNION LOAN RATES

<b>NEW AND USED VEHICLES</b>		
(Includes: Cars, Trucks, Vans and Motorcycles)		
100 % Financing for	4.25% a.p.r.	24 Months
New Vehicles	4.50% a.p.r.	36 Months
	5.25% a.p.r.	48 Months
NADA Trade-In Value for	5.75% a.p.r.	60 Months
Used Vehicles *	6.25% a.p.r.	72 Months **
* Vehicles over 6 years old will have a maximum term of 36 months		
<b>Additional discount applies to Hybrid Vehicles</b>		
** 72 month term is only available for financing of \$25,000 or more on new vehicles		
<b>NEW &amp; USED RECREATIONAL VEHICLES</b>		
Includes: Campers, Motor Homes and Boats		
	6.99% a.p.r.	Up to 48 Months
	7.49% a.p.r.	Up to 60 Months
	8.24% a.p.r.	Up to 84 Months
	8.49% a.p.r.	Up to 120 Months
Will lend up to 100% on new and up to Used Wholesale Value in NADA Guide for used		
<b>HOME EQUITY ADVANTAGE</b>		
Closed-End Loan		
Maximum \$100,000.00 *	6.75% a.p.r.	Up to 5 Years
Your rate will be determined by your	7.25% a.p.r.	Up to 7 Years
credit score	7.50% a.p.r.	Up to 10 Years
<b>SHARE SECURED</b>		
Up to Share Balance	3% above dividend rate	Up to 48 Months
<b>OTHER SECURED</b>		
2/3 Value of Collateral	8.24% a.p.r.	Up to 48 Months
<b>JUGGLE BILLS LOAN</b>		
\$1000 Maximum	12.25% a.p.r.	12 Months
<b>UNSECURED</b>		
Lesser of:		
20% of Gross Annual	12.90% a.p.r.	Up to 24 Months
Income or \$10,000		
<b>VISA</b>		
Maximum \$10,000 Limit	11.90% a.p.r.	No Annual Fee
25 Day Grace Period - \$20 Over Limit Fee - \$10 Return Check Fee - \$5 Replacement Card Fee		

**EFFECTIVE: MARCH 20, 2008**

***Rates and Terms are determined by an evaluation of your credit.***

***Your rate may vary from the rate shown above.***

\* Based on taking Tax Assessment to determine value of home - Must be owner occupied

**Rates include a .25% discount for automatic payments**