

# CONSUMER LOAN RATES

Effective December 1, 2017

AUTO LOANS	36 Mo.	48 Mo.	60 Mo.	72 Mo.	84 Mo.
<b>New Auto 80% financing and Used Auto up to 80% high Blue Book financing <sup>(1)(2)</sup></b>					
FICO® 760 and above	1.99%	2.25%	2.25%	2.49%	2.75%
FICO 720 to 759	2.49%	2.75%	2.75%	2.99%	3.25%
FICO 680 to 719	3.49%	3.75%	3.75%	3.99%	4.25%
FICO 620 to 679	6.49%	6.75%	6.75%	6.99%	7.25%
FICO 619 or less or no FICO	10.49%	10.75%	10.75%	10.99%	11.25%
Representative Example: Financing \$25,000.00 with a 20% down payment at 2.25% for 60 months, payment of \$441.00 per month.					

<b>New Auto 100% financing/Used Auto over 80% high Blue Book up to high Blue Book/Used Auto Cash Out up to 80% high Blue Book financing <sup>(1)(2)</sup></b>					
FICO 760 and above	2.49%	2.75%	2.75%	2.99%	3.25%
FICO 720 to 759	2.99%	3.25%	3.25%	3.49%	3.75%
FICO 680 to 719	3.99%	4.25%	4.25%	4.49%	4.75%
FICO 620 to 679	6.99%	7.25%	7.25%	7.49%	7.75%
FICO 619 or less or no FICO	10.99%	11.25%	11.25%	11.49%	11.75%
Representative Example: Financing \$25,000.00 with no down payment at 2.75% for 60 months, payment of \$447.00 per month.					

<b>New Auto greater than 100% financing/Used Auto purchase or refinance over high Blue Book <sup>(1)(2)</sup></b>					
FICO 760 and above	2.99%	3.25%	3.25%	3.49%	3.75%
FICO 720 to 759	3.49%	3.75%	3.75%	3.99%	4.25%
FICO 680 to 719	4.49%	4.75%	4.75%	4.99%	5.25%
FICO 620 to 679	7.49%	7.75%	7.75%	7.99%	8.25%
FICO 619 or less or no FICO	11.49%	11.75%	11.75%	11.99%	12.25%
Representative Example: Financing \$25,000.00 with no down payment at 3.25% for 60 months, payment of \$453.00 per month.					

<sup>(1)</sup> The maximum loan amount is \$100,000. Maximum vehicle age is the current model year minus 12 years (2005 models for 2017).

Purchase price for New Autos includes the purchase price of the vehicle including installed options, sales tax, title/other mandated fee, mechanical breakdown protection or service contract and F&A provided GAP coverage.

Mechanical breakdown protection and GAP coverage purchased through F&A are not considered in determining the loan rate for Used Autos.

Used Auto loans are limited to California, Arizona, Nevada, Oregon, Washington, Texas, Idaho, Colorado and Utah.

Cash out used car financing includes mileage and the installed options

PERSONAL LOANS <sup>(2)</sup>	Personal Loans	Share Secured	Certificate Secured
	<b>Max. \$25,000, 84 Months</b>	<b>100% of shares</b>	<b>90% of Certificate</b>
FICO 720 and above	6.90%	2.25%-4.25%	2.00%
FICO 680 to 719	8.90%	(above account Rate)	(above account Rate)
FICO 679 or less, rate range	12.90% to 15.90%	48-120 months	

Representative Example: Financing \$10,000.00 at 6.90% for 60 months, payment of \$198.00 per month.

RECREATIONAL VEHICLES <sup>(2) (4)</sup>	RVs	Boats	Motorcycles
<b>Call Credit Union for details</b>			
FICO 720 and above	5.90%	5.90%	5.90%
FICO 680-719	7.90%	7.90%	7.90%
FICO 679 or less, rate range	10.90% to 13.90%	10.90% to 13.90%	10.90% to 13.90%

<sup>(4)</sup>RV, Boat and Motorcycle loans are limited to California, Arizona, Nevada, Oregon, Washington, Texas, Idaho, Colorado and Utah.

Representative Example: New RV-Financing \$35,000.00 with a 20% down payment at 5.90% for 180 months, payment of \$294.00 per month.

Representative Example: New Motorcycle-Financing \$25,000.00 with a 20% down payment at 5.90% for 60 months, payment of \$483.00 per month.

NON-VARIABLE RATE VISA®	Premier Low Rate Visa®	Premier Rewards Visa®	Traditional Visa®	Share Secured	Earn Points for Cash, Travel or Gifts with the Premier Rewards Visa®. Access Your Account online at <a href="http://www.fafcu.org">www.fafcu.org</a>
	\$5,000 to \$25,000	\$5,000 to \$25,000	\$500 to \$10,000	\$500 to \$10,000 <sup>(3)</sup>	
FICO 760 and above	6.90%	8.90%	9.90%	9.90%	
FICO 720 to 759	8.00%	9.90%	10.90%	10.90%	
FICO 680 to 719	10.50%	11.50%	12.90%	12.90%	
FICO 679 or less, rate range	12.50% to 14.50%	13.50% to 15.50%	13.90% to 15.90%	13.90% to 15.90%	

Representative Example: Low Rate/Rewards-Charging \$5,000.00 to your VISA Account, monthly payment of \$100.00. Payment is 2% of outstanding balance.

The Minimum Payment Due will be either (1) 2.0% of your Account Balance or \$20.00, whichever is greater; or (2) your Account Balance if it is less than \$20.00.

Representative Example: Traditional-Charging \$1,000.00 to your VISA Account, monthly payment of \$30.00. Payment is 3% of outstanding balance.

The Minimum Payment Due will be either (1) 3.0% of your Account Balance or \$20.00, whichever is greater; or (2) your Account Balance if it is less than \$20.00.

All rates quoted above are Annual Percentage Rates (APR)

<sup>(2)</sup> **Additional Information:** Refinance of an existing F&A consumer loan for a lower rate requires a \$5,000.00 advance. All rates, except Visa Credit Cards, include a 0.50% reduction for automatic transfer/payroll deduction. All loans subject to approval. Additional terms and conditions may apply. Rates and terms are subject to change without notice.

Representative Example: Payments are rounded to the nearest \$1.00.

<sup>(3)</sup> Share Secured Credit limits are determined by the amount of funds secured up to \$10,000.

FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

**CONSUMER LOAN DEPARTMENT: 323-980-5991 800-222-1226 www.fafcu.org**

WE OFFER A VARIETY OF REAL ESTATE LOANS AND OPTIONS!! 1st, 2nd, Home Equity, Fixed, Variable!  
Contact the Real Estate Department at 323-980-5993 or visit us online for current rates and programs.



## DIVIDEND RATES AND TERMS

Access Type Accounts	Minimum Balance*	Dividend Rate**	APY*
<b>Regular Share Accounts (S1)</b>	\$5.00	0.50%	0.50%
<b>Youth Account™ (S2)***</b> Maximum age for maintaining an account is 22-1/2 years old, 26-1/2 years old with paperless eStatements	\$0 - \$1,000.00 \$1,000.01 and Over	6.00% 0.50%	6.18% 3.34%
APY over \$1,000 is based on a \$2,000 balance			
<b>Holiday Savings Club Accounts (S25)</b>	\$25.00 - \$10,000.00	0.75%	0.75%
	\$10,000.01 and Over	0.50%	0.50%
<b>High Yield eChecking (S7)</b>	\$0 - \$25,000.00	0.75%	0.75%
	\$25,000.01 and Over	0.50%	0.50%
Account must be opened via banner in Online Banking; requires paperless eStatements to open and maintain the account.			
<b>Checking (S8)</b>	\$0 - \$9,999.99	0.35%	0.35%
	\$10,000.00 and Over	0.50%	0.50%
<b>Money Market Plus (S9)</b>	\$2,500.00 - \$49,999.99	0.80%	0.80%
	\$50,000.00 - \$99,999.99	0.90%	0.90%
	\$100,000.00 and Over	1.00%	1.01%

### REGULAR CERTIFICATES / INDIVIDUAL RETIREMENT ACCOUNT CERTIFICATES (IRA)

Term	Minimum Balance*	Dividend Rate**	APY*
<b>6 to 11 Months****</b>	\$1,000	1.15%	1.16%
<b>12 to 17 Months****</b>	\$1,000	1.55%	1.56%
<b>18 to 23 Months</b>	\$1,000	1.65%	1.66%
<b>24 to 35 Months</b>	\$1,000	1.80%	1.82%
<b>36 to 47 Months</b>	\$1,000	1.95%	1.97%
<b>48 to 59 Months</b>	\$1,000	2.05%	2.07%
<b>60 Months</b>	\$1,000	2.35%	2.38%

### JUMBO CERTIFICATES / INDIVIDUAL RETIREMENT ACCOUNT CERTIFICATES (IRA)

Term	Minimum Balance*	Dividend Rate**	APY*
<b>6 to 11 Months</b>	\$50,000	1.15%	1.16%
<b>12 to 17 Months</b>	\$50,000	1.65%	1.66%
<b>18 to 23 Months</b>	\$50,000	1.75%	1.77%
<b>24 to 35 Months</b>	\$50,000	1.90%	1.92%
<b>36 to 47 Months</b>	\$50,000	2.05%	2.07%
<b>48 to 59 Months</b>	\$50,000	2.20%	2.22%
<b>60 Months</b>	\$50,000	2.50%	2.53%

### IRA SHARE ACCOUNTS

	Minimum Balance*	Dividend Rate**	APY*
<b>TRADITIONAL IRA</b>	\$100	0.80%	0.80%
<b>ROTH IRA</b>	\$100	0.80%	0.80%
<b>Simplified Employee Pension (SEP) IRA</b>	\$100	0.80%	0.80%

\* Minimum Daily Balance required to earn the stated APY (APY = Annual Percentage Yield).

\*\* All dividends are compounded daily and credited monthly and at maturity. Certificate accounts closed before maturity are subject to penalties as shown in the Certificate Account Agreement and Disclosure Statement. APYs assume dividends remain on deposit until maturity. All rates subject to change without notice.

\*\*\* After the age requirement expires or if the account is changed back to receiving paper statements all funds and dividends will be transferred to the S1 account. Youth Account is not available on custodial or Coogan accounts.

\*\*\*\* A one-time additional deposit can be made to the regular 6 to 17 month Certificate Accounts, only in an amount no greater than the original deposit. The term and rate will not change with this deposit.

Kid's Club Regular Certificate Accounts may be opened with a minimum balance of \$250.00, no additional deposits are allowed. One Certificate Account per Child's account. Must be under the age of 18.

Dividends are paid from current income and available earnings, after the required transfer to reserves at the end of a dividend period. Fees or other conditions could reduce earnings on any of the listed accounts. Please refer to F&A's Account Agreement and Truth-in-Savings Disclosure for specific details about any account."