



Effective Date: July 1, 2010

<u>Auto/Truck/Motor Home Loans</u>			<u>All Loan's LTV Max</u>	<u>Auto/Truck/Motor Home Loans</u> <u>2011 - 2007 Model Years</u>						
<u>2006-2004</u>	<u>60 mos</u>	<u>66 mos</u>		<u>66 mos</u>	<u>72 mos</u>	<u>84 mos</u>				
740+	5.40%	5.65%	120%	740+	3.59%	4.39%	6.94%	.25% off any rate at 80% LTV or lower <b><u>(** no rate will be lower than 3.59%)</u></b>  LTV's are based on amt financed and before any backend products are added.  Large V8 or diesel Trucks & SUV's will have adjusted LTV's based on credit scores  \$15K minimum on 72 mos term \$25K minimum on 84 mos & 110% LTV		
739 - 700	5.65%	5.90%	120%	739 - 700	4.54%	5.04%	7.19%			
699 - 675	6.05%	6.30%	115%	699 - 675	4.94%	5.44%	NA			
674 - 650	7.40%	7.65%	110%	674 - 650	6.29%	NA	NA			
649 - 625	10.40%	10.65%	100%	649 - 625	9.29%	NA	NA			
624 & below	16.40%	16.65%	90%	624 & below	15.29%	NA	NA			
				*72 month term available on 2011-2007 models with 30,000 miles or less.						
<u>Auto/Truck/Motor Home Loans</u>			<u>Boat's, Camper's and RV's</u>							
<u>2003-2000</u>	<u>48 mos</u>	<u>60 mos</u>	<u>Loan Amount</u>	<u>Max Term</u>	<u>740+</u>	<u>739-700</u>	<u>699-675</u>	<u>674-650</u>	<u>649-625</u>	<u>624 &amp; below</u>
740+	6.69%	6.85%	> \$15,000	66	5.74%	5.99%	6.39%	7.74%	10.74%	16.74%
739 - 700	6.94%	7.10%	\$15,000-\$24,999	84	5.74%	5.99%	6.39%	7.74%	10.74%	16.74%
699 - 675	7.34%	7.50%	\$25,000 - \$49,999	120	6.04%	6.29%	6.69%	8.04%	11.04%	NA
674 - 650	8.69%	8.85%	\$50,000 and up	180	6.25%	6.50%	6.90%	8.25%	NA	NA
649 - 625	11.69%	11.85%								
624 & below	17.69%	17.85%								
*2001 - 2000 models - max term is 48 mos			Increase interest rate by 1.00% for all models 2006 and older All Scores 699 and below require a 10% down payment for loans up to \$49,999 and 15% down payment on loans \$50,000 and above.							
<u>Motorcycle/ATV Loans</u> <u>2011 - 2008 model years</u>			<u>Home Equity/Home Improvement Loans</u>				<u>Home Equity Lines of Credit Loans</u>			
	<u>60 mos</u>	<u>72 mos</u>		<u>5 year</u>	<u>10 year</u>	<u>15 year</u>	80% or less Loan to Value = Prime Rate 81% to 90% Loan to Vaue = Prime Rate + 1.00% <b>All H/E loans \$40,000 or above require an appraisal</b>			
740+	5.50%	6.35%	740+	6.25%	6.50%	7.00%	<i>Over 74 local Auto, RV &amp; Motorcycle dealers have a direct relationship with CCCU. Make sure to tell your dealer you want your loan with Catholic and Community CU. Find your dealer on <a href="http://www.catholicandcommunitycu.com">www.catholicandcommunitycu.com</a> or contact a loan officer for full details.</i>			
739 - 700	5.75%	6.60%	739 - 700	6.50%	6.75%	7.25%				
699 - 675	6.15%	7.00%	699 - 675	6.90%	7.15%	7.65%				
674 - 650	7.50%	NA	674 - 650	8.25%	8.50%	9.00%				
649 - 625	10.50%	NA	649 - 625	11.25%	11.50%	12.00%				
624 & below	16.50%	NA	624 & below	17.25%	17.50%	18.00%				
2007 & older add .50% to rates 07-05 max term 66 mos/04 & older is 48 mos			Add .75% to Home Eq rate for >81% LTV							
<u>Personal Loans</u>				<u>Share Secured Loans</u>			<b>Ask us about Guaranteed Asset Protection Payment Protection and Mechanical Breakdown Coverage</b>			
	<u>12 mos</u>	<u>24 mos</u>	<u>36 mos</u>	1 - 36 mo term	3% over savings rate					
740+	10.50%	12.50%	13.50%	48 - 60 mo term	4% over savings rate					
739 - 700	10.75%	12.75%	13.75%							
699 - 675	11.15%	13.15%	14.15%							
674 - 650	12.50%	14.50%	15.50%							
649 - 625	15.50%	17.50%	18.50%							
624 & below	21.50%	23.50%	24.50%							
				<u>CD Secured loan</u>						
				2% above CD rate. Loan will balloon at CD maturity.						