

## Interest Rates

Rates effective as of 4-14-2019

| Type of Loan<br>Minimum Balance to Open         | Term<br>(Approx.)           | APR                                 |
|---|-----------------------------|-------------------------------------|
| Signature / Life Style Loans                    | 36                          | 8.15%                               |
|   | 48                          | 9.15%                               |
|   | 60                          | 10.15%                              |
|   | 72                          | 11.15%                              |
|   | 84                          | 11.15%                              |
| Variable <sup>3</sup>                           | Up to 84                    | Prime +1.75                         |
| New & Used Autos<br>2020-2018                   | 36                          | 3.74%                               |
|   | 48                          | 4.09%                               |
|   | 66                          | 4.49%                               |
|   | 78                          | 4.99%                               |
|   | 84                          | 5.79%                               |
| Used Autos<br>2017-2015                         | 48                          | 4.79%                               |
|   | 66                          | 5.19%                               |
|   | 75                          | 5.29%                               |
|   | 78                          | 5.49%                               |
| 2017 Only                                       | 84                          | 6.49%                               |
| 2014-2013                                       | 48                          | 4.99%                               |
| 2014 Only                                       | 63                          | 5.24%                               |
| 2014 Only                                       | 72                          | 5.59%                               |
| 2012-2011                                       | 48                          | 6.49%                               |
| Older Autos (2010 and Older) <sup>2</sup>       | Up to 36                    | 8.15%                               |
| 2010 Only                                       | 48                          | 9.15%                               |
| 2010 Only                                       | 60                          | 10.15%                              |
| Variable <sup>3</sup>                           | Up to 60                    | Prime -1.50%                        |
| Driving Sense Balloon Auto                      | New or used up to 5 yrs old | Rate 1% higher than SFCU auto rates |
| Major Purchase Loan <sup>2</sup>                | 36                          | 7.65%                               |
|   | 48                          | 8.15%                               |
|   | 60                          | 9.15%                               |
|   | 72                          | 9.65%                               |
|   | 144                         | 9.65%                               |
| Classic Auto <sup>2</sup>                       | 36                          | 7.65%                               |
|   | 48                          | 8.15%                               |
|   | 60                          | 9.15%                               |
|   | 72                          | 9.65%                               |
| Sports Craft (2016 and Newer) <sup>2</sup>      | 36                          | 6.45%                               |
|   | 48                          | 6.95%                               |
|   | 60                          | 7.95%                               |
| Sports Craft (2015 and Older) <sup>2</sup>      | 36                          | 7.15%                               |
|   | 48                          | 7.65%                               |
|   | 60                          | 8.65%                               |
| Motorcycle (2016 and Newer) <sup>2</sup>        | 36                          | 4.50%                               |
|   | 48                          | 5.00%                               |
|   | 60                          | 6.00%                               |
| Motorcycle (2015 and Older) <sup>2</sup>        | 36                          | 5.00%                               |
|   | 48                          | 5.50%                               |
|   | 60                          | 6.50%                               |
| Boat / R.V. Loans (2016 and Newer) <sup>2</sup> | 12-119                      | 7.00%                               |
|   | 120-180                     | 7.25%                               |
| Boat / R.V. Loans (2015 and Older) <sup>2</sup> | 12-119                      | 7.50%                               |
|   | 120-180                     | 7.75%                               |
| Mobile Home Loans <sup>2</sup>                  | 60                          | 10.15%                              |
|   | 84                          | 10.15%                              |
|   | 120                         | 10.15%                              |
|   | 144                         | 9.15%                               |
|   | 180                         | 9.15%                               |
| Hobby Equipment Loan <sup>2</sup>               | 36                          | 7.75%                               |
|   | 48                          | 8.75%                               |
|   | 60                          | 9.75%                               |
|   | 72                          | 10.75%                              |
|   | 144                         | 11.75%                              |

Certain Restrictions may apply on any of the following loan types. Please contact any of our branch offices for questions.  
 The above rates are determined by credit worthiness. Your actual rate may vary. Contact the credit union to see what rate you qualify for.  
 1- Annual Percentage Rate  
 2- In addition to our low loan rates, you can receive up to a 0.5% discount with our Member Rewards program, regardless of your credit score, if you are a SFCU direct borrower. Each of the following products / services qualify for our Member Rewards Program:  
 - Direct Deposit, Automatic Transfer  
 3- The Variable rate Auto has a floor of 2% - The variable rate Personal loan has a floor of 8%