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## Consumer Loan Disclosure

Loan rates listed are the lowest available to qualified borrowers, your loan rate and term is determined by your credit history and may be different. APR = Annual Percentage Rate. LTV = Loan to Value (determined as a percentage of MSRP for new collateral or NADA Retail for used). Rates are subject to change without notice.

All loans are subject to approval. Unless otherwise noted, 100% financing available on approved credit, plus tax and licensing. Existing PrimeSource loans are not eligible for refinance at these rates.

\*Rates include a 0.25% discount for having direct deposit of net payroll into a PrimeSource Checking Account. Your rate and term may be different.

Existing PSCU auto loan refinance requests are subject to a 1% refinance fee.

**Rate Premiums:** For Used Auto's aged 2009, 2010 or 2011 add 1.00% to the approved rate. For Used Auto's with over 94,999 miles add 0.50% to the approved rate. For Used Auto's with over 124,999 miles add 1.00% to the approved rate.

**Holiday Helper Loan:** One rate for all approved borrowers. Interest accrues at 9.99%. Application Fee (\$30.00) is a FINANCE CHARGE therefore, with the application fee the modified APR IS 17.502%

**Prime Personal Line of Credit:** Variable rate indexed to highest prime rate published in the Wall Street Journal 15 days prior to the beginning of the quarter; rate may change quarterly. The maximum APR is 18.00%; minimum is 9.99%. A \$75.00 annual fee applies, PSCU will refund \$50.00 of this fee if automatic payments are maintained.

**No Payments for 90 days:** Depending upon credit quality the first payment may be delayed for up to 90 days. First payment due dates will be set based upon credit quality and will range anywhere from 30 to 90 days. Interest will continue to accrue on the loan balance from the date of inception until the deferred payment start date.

**Save A Point Auto Refinance:** Rate may vary depending upon credit quality, collateral, final loan to value, and other active services with PrimeSource. Existing PrimeSource loans are not eligible for refinance at these rates. Maximum loan to value, 105% of the MSRP (new vehicles) or NADA Retail Value (used vehicles) of the collateral, plus the cost of any selected PSCU Protection products (Guaranteed Asset Protection, Debt Protection, Mechanical Breakdown Protection).

**Save A Point** – Examples are strictly estimates, actual savings will vary depending on actual borrower circumstances. Upon approval we will drop your interest rate by at least 1.00% and depending on the current interest rate that is being paid along with credit quality, possibly even more than 1.00% - However, under no circumstance will the assigned interest rate be less than the floor rate. Limited time offer subject to change without notice.

**Fixed Rate Equity Disclosure:** Property must be member's primary residence. Contact a loan officer for a current quote on fees, rates, terms, and more details. Payment Examples: a 5 year term would be 60 monthly payments as low as \$18.88 at 4.99% APR for each \$1,000.00 borrowed; a 15 year term would be 180 monthly payments as low as \$7.91 at 4.99% APR for each \$1,000.00 borrowed; a 20 year term would be 240 monthly payments as low as \$6.60 at 4.99% APR for each \$1,000.00 borrowed.

**Home Equity Line of Credit (HELOC):** There is an introductory (intro) rate available to qualified members and may vary based on credit worthiness and loan to value. Intro rate expires three (3) months from the loan closing date; applies to all balances during the intro period. Variable rate indexed to highest prime rate published in the Wall Street Journal 15 days prior to the beginning of the quarter; rate may change quarterly. Up to 90% loan-to-value minus any liens; maximum loan amount \$200,000.00. 10 year draw period with maximum 180 month repayment period. \$75.00 annual non-usage fee when there is no activity within a calendar year. Minimum initial draw required of \$2,500.00; third party fees (closing costs) range between \$1.00-1,500.00. Minimum advance to have closing costs waived with the exception of any necessary

appraisal is \$15,000.00. Member is responsible for appraisal fees. If line of credit is closed within 24 months of origination, reimbursement of third party closing costs will be required. Consult your tax adviser concerning interest tax deduction.