



(Legally known as LA Financial Federal Credit Union)

Last Change Date 05/05/11

Loan Type	MAX Amount Financed	MAX Years to Repay	Minimum Loan Amount <sup>1</sup>	Monthly Payment per \$1000 Borrowed	Discounted Monthly Payment per \$1000 borrowed	APR <sup>2</sup> as low as	Discounted APR <sup>2</sup> as low as
<b>2011-2012 New Autos, Light Trucks, &amp; Motorcycles</b>  (Discounted rate includes 0.25% reduction for automatic payment & 0.25% reduction for Direct Deposit/Payroll Deduction.)	Up to 100% LTV	3 years	\$2,500	\$29.31	\$29.09	3.50%	3.00%
		4 years	\$5,000	\$22.36	\$22.14	3.50%	3.00%
		5 years	\$10,000	\$18.20	\$17.97	3.50%	3.00%
		6 years	\$15,000	\$15.88	\$15.65	4.50%	4.00%
		7 years	\$25,000+	\$14.02	\$13.79	4.75%	4.25%
<b>2011-2007<sup>3</sup> Used Autos, Light Trucks, &amp; Motorcycles</b>  (Discounted rate includes 0.25% reduction for automatic payment & 0.25% reduction for Direct Deposit/Payroll Deduction.)	Up to 100% LTV	3 years	\$2,500	\$29.53	\$29.31	4.00%	3.50%
		4 years	\$5,000	\$22.58	\$22.36	4.00%	3.50%
		5 years	\$10,000	\$18.42	\$18.20	4.00%	3.50%
		6 years	\$15,000	\$16.11	\$15.88	5.00%	4.50%
		7 years	\$25,000+	\$14.26	\$14.02	5.25%	4.75%
<b>2006-2002<sup>3</sup> Used Autos, Light Trucks, &amp; Motorcycles</b>  (Discounted rate includes 0.25% reduction for automatic payment & 0.25% reduction for Direct Deposit/Payroll Deduction.)	Up to 100% LTV	3 years	\$2,500	\$29.64	\$29.42	4.25%	3.75%
		4 years	\$5,000	\$22.70	\$22.47	4.25%	3.75%
		5 years	\$10,000	\$18.54	\$18.31	4.25%	3.75%
		6 years	\$15,000	\$16.23	\$16.00	5.25%	4.75%
		7 years	\$25,000+	\$14.38	\$14.14	5.50%	5.00%
<b>New RV, Boats, &amp; Personal Watercrafts</b>  (Call for Used rates)	Up to 100% LTV	3 years	\$2,500	\$31.11	\$30.88	7.50%	7.00%
		4 years	\$5,000	\$24.18	\$23.95	7.50%	7.00%
		5 years	\$10,000	\$20.04	\$19.81	7.50%	7.00%
		6 years	\$15,000	\$17.66	\$17.42	8.25%	7.75%
		7 years	\$25,000	\$15.84	\$15.59	8.50%	8.00%
		15 years (based on loan amount)	\$50,000+	\$10.00	\$9.71	8.75%	8.25%

Loan Type	Loan Amount	APR as low as
<b>Personal Loan</b> (fixed rate) up to 3 years to repay (based on credit) Monthly Payment per \$1,000 borrowed: \$32.74	\$500 - \$20,000	11.00%
<b>Line of Credit</b> (Revolving)	\$500 - \$20,000	15.00%
<b>Share Secured Loan</b> (Variable Rate)	Up to 90% of available savings	Regular Share Rate + 3.00%
<b>Certificate Secured Loan</b> (fixed rate)	Up to 90% of available funds	Certificate Rate + 3.00%
<b>VISA Platinum</b> (fixed rate) 25 day grace period, no annual fee	\$5,000 - \$20,000	11.96%
<b>VISA Gold</b> (fixed rate) 25 day grace period, no annual fee	\$2,000 - \$15,000	12.96%
<b>VISA Classic I</b> (fixed rate) 25 day grace period, no annual fee	\$500 - \$5,000	13.96%
<b>VISA Classic II</b> (fixed rate) 25 day grace period, no annual fee	\$500 - \$2,500	14.96%
<b>Savings Secured VISA Classic</b> (fixed rate) 25 day grace period, no annual fee	\$500 - \$10,000	15.96%

<sup>1</sup>Minimum loan amount is \$2,500

<sup>2</sup>APR = Annual Percentage Rate

<sup>3</sup>Rate based on credit and year of vehicle

Any vehicle with less than 6000 miles will get a new vehicle rate. 100% Loan-to-Value on all cash-out refinances.

Maximum Mileage: 100,000 Maximum Loan Amount: \$150,000

All rates are quoted on approved credit as Annual Percentage Rates (APRs). Some restrictions may apply. Loan approval subject to credit and income evaluation. Consumer loan rates may vary, depending on credit worthiness, term, and the amount financed. Rates and terms are subject to change without notice.



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