

Loan Rates

All loan rates stated below as the Annual Percentage Rate (APR)

Auto Secured

Fixed Rate Installment Loans

	Term	FICO 720+	FICO 680-719	FICO 640-679	FICO 639 & below
2015 to New	Up to 72 months	5.15%	5.90%	8.45%	11.75%
	73 - 84 months	5.40%	6.15%	8.70%	12.00%
2010 to 2014	Up to 72 months	6.00%	6.90%	9.95%	14.00%
	73 - 84 months	6.25%	7.15%	10.45%	14.75%

Terms available based on Loan Amount

Loan Amount	\$500-\$5,000	\$5,001-\$20,000	\$20,001 or more
Max. Terms Available	Up to 48 months	Up to 72 months	Up to 84 months

Motorcycles, Camper / RV, Boat, ATV, UTV

Fixed Rate Installment Loans

	Term	FICO 720+	FICO 680-719	FICO 640-679	FICO 639 & below
2010 to New	Up to 84 months	6.15%	6.90%	9.45%	12.75%
	85 - 144 months	7.15%	7.90%	10.45%	13.75%
2000 to 2009	Up to 84 months	7.15%	7.90%	10.95%	14.75%
	85 - 144 months	8.15%	8.90%	11.95%	15.75%

Terms available based on Loan Amount

Loan Amount	\$500-\$5,000	\$5,001-\$15,000	\$15,001 or more
Max. Terms Available	Up to 72 months	Up to 84 months	Up to 144 months

*Maximum term on Motorcycles, ATVs, and UTVs regardless of loan amount is 84 months

Personal, Credit Cards, Shares Secured, & Lines of Credit

Fixed Rate Personal Installment Loans

	FICO 720+	FICO 680-719	FICO 640-679	FICO 639 & below
Up to 48 months	10.15%	10.90%	13.95%	17.25%
Up to 60 months	10.65%	11.40%	14.95%	17.75%

Variable Rate Credit Card & Line of Credit

	Premier	Rewards	Classic
Credit Card	9.50%	11.50%	13.50%

Fixed Rate Shares Secured Installment Loan

Up to 60 months	4.35%
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Line of Credit	13.75%
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Home Equity

Fixed Rate Installment Loans

	Term	FICO 720+	FICO 680-719	FICO 640-679	FICO 639 & below
Up to 80% LTV	Up to 72 months	4.75%	5.00%	6.00%	7.00%
	73 - 120 months	5.75%	6.25%	7.00%	7.25%
81% to 95%	Up to 72 months	5.25%	5.50%	6.50%	NA
	73 - 120 months	6.25%	6.75%	7.00%	NA

Variable Rate Home Equity Line of Credit

Rates vary based on your credit worthiness, loan to value position, and the Wall Street Journal Prime Lending Rate. For current rates on a new loan, please visit our [website at fourpointsfcu.org](http://www.fourpointsfcu.org) for a custom rate quote 24 hours a day by selecting the **Check Rates** option under the Real Estate Loans tab, call us at **1-800-323-2786**, or e-mail us at mortgage@fourpointsfcu.org.

Mortgages

Rates change regularly. For current rates, please visit our website at [fourpointsfcu.org](http://www.fourpointsfcu.org) for a custom rate quote 24 hours a day by selecting the **Check Rates** option under the Real Estate Loans tab, call us at **1-800-323-2786**, or e-mail us at mortgage@fourpointsfcu.org.

Auto Pay: Automatic Payments withdrawn by Four Points is **.25%**

Discount available on auto, other secured (non real estate), and personal installment loans only

Disclosure: All loans are subject to credit approval. Listed APR's and available terms may change at any time. Fixed installment rates listed are for monthly or more frequent payments; less frequent payment options, when available, are 1.00% above rates listed. Fixed rate installment loan payment example: 60 monthly payments of \$186.43 for \$10,000 borrowed at 4.50% APR.

Apply online at www.fourpointsfcu.org anytime or call **1-800-323-2786** to apply during business hours

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Four Points FCU is an equal opportunity lender complying with the Federal Truth in Lending Act.

Federally Insured by NCUA.

