

## 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
<b>2016 to New</b>	Up to 72 months	4.50%	5.65%	8.20%	11.75%
	73 - 84 months	4.75%	5.90%	8.45%	12.00%
<b>2011 to 2015</b>	Up to 72 months	5.35%	6.65%	9.70%	14.00%
	73 - 84 months	5.60%	6.90%	10.20%	14.75%

#### Terms available based on Loan Amount

Loan Amount	\$500-\$5,000	\$5,001-\$20,000	\$20,001 or more
<b>Max. Terms Available</b>	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
<b>2011 to New</b>	Up to 84 months	5.50%	6.65%	9.20%	12.75%
	85 - 144 months	6.50%	7.65%	10.20%	13.75%
<b>2001 to 2010</b>	Up to 84 months	6.75%	7.75%	10.70%	14.75%
	85 - 144 months	7.75%	8.75%	11.70%	15.75%

#### Terms available based on Loan Amount

Loan Amount	\$500-\$5,000	\$5,001-\$15,000	\$15,001 or more
<b>Max. Terms Available</b>	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
<b>Up to 48 months</b>	9.50%	10.65%	13.70%	17.25%
<b>Up to 60 months</b>	10.00%	11.15%	14.70%	17.75%

#### Variable Rate Credit Card & Line of Credit

	Premier	Rewards	Classic
<b>Credit Card</b>	9.00%	11.00%	13.00%

#### Fixed Rate Shares Secured Installment Loan

<b>Up to 60 months</b>	2.95%
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#### Line of Credit

13.25%

### Home Equity

#### Fixed Rate Installment Loans

	Term	FICO 720+	FICO 680-719	FICO 640-679	FICO 639 & below
<b>Up to 80% LTV</b>	Up to 72 months	4.50%	4.75%	5.75%	6.75%
	73 - 120 months	5.50%	6.00%	6.75%	7.00%
<b>81% to 95%</b>	Up to 72 months	5.00%	5.25%	6.25%	NA
	73 - 120 months	6.00%	6.50%	6.75%	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 fourpointscfu.org](http://www.fourpointscfu.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@fourpointscfu.org](mailto:mortgage@fourpointscfu.org).

### Mortgages

Rates change regularly. For current rates, please visit our website at [fourpointscfu.org](http://www.fourpointscfu.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@fourpointscfu.org](mailto:mortgage@fourpointscfu.org).

**Auto Pay Discount:** Automatic Payments withdrawn by Four Points: **.25%**

**Relationship Discount:** Member with other active Four Points loans: **.25%**

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

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.fourpointscfu.org](http://www.fourpointscfu.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.

