

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
2016 to New	Up to 72 months	4.25%	5.40%	7.95%	11.50%
	73 - 84 months	4.50%	5.65%	8.20%	11.75%
2011 to 2015	Up to 72 months	5.10%	6.40%	9.45%	13.75%
	73 - 84 months	5.35%	6.65%	9.95%	14.50%

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
2011 to New	Up to 84 months	5.25%	6.40%	8.95%	12.50%
	85 - 144 months	6.25%	7.40%	9.95%	13.50%
2001 to 2010	Up to 84 months	6.50%	7.50%	10.45%	14.50%
	85 - 144 months	7.50%	8.50%	11.45%	15.50%

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	9.25%	10.40%	13.45%	17.00%
Up to 60 months	9.75%	10.90%	14.45%	17.50%

Variable Rate Credit Card & Line of Credit

	Premier	Rewards	Classic
Credit Card	7.50%	9.50%	11.50%

Fixed Rate Shares Secured Installment Loan

Up to 60 months	2.70%
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Line of Credit	11.75%
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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	4.25%	4.50%	5.50%	6.50%
	73 - 120 months	5.25%	5.75%	6.50%	6.75%
81% to 95%	Up to 72 months	4.75%	5.00%	6.00%	NA
	73 - 120 months	5.75%	6.25%	6.50%	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.

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.

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 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.

