

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
2017 to New	Up to 72 months	3.75%	5.00%	7.50%	11.25%
	73 - 84 months	4.00%	5.25%	7.75%	11.50%
2012 to 2016	Up to 72 months	4.75%	6.00%	9.00%	13.50%
	73 - 84 months	5.00%	6.25%	9.50%	14.25%

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
2012 to New	Up to 84 months	4.75%	6.00%	8.50%	12.25%
	85 - 144 months	5.75%	7.00%	9.50%	13.25%
2002 to 2011	Up to 84 months	6.25%	7.00%	10.00%	14.25%
	85 - 144 months	7.25%	8.00%	11.00%	15.25%

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	8.75%	10.00%	13.00%	16.50%
Up to 60 months	9.25%	10.50%	14.00%	17.25%

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	2.00%
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Line of Credit

11.75%

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	3.75%	4.00%	5.00%	6.00%
	73 - 120 months	4.75%	5.25%	6.00%	6.25%
81% to 95%	Up to 72 months	4.50%	4.75%	5.75%	NA
	73 - 120 months	5.50%	6.00%	6.25%	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 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.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.

