

# LOAN RATES

Effective:

8-Jul-19

	36 month APR as low as:	48 month APR as low as:	60 month APR as low as:	72 month (1) APR as low as:	84 month (1) APR as low as:
<b>New autos (current model year)</b>					
up to 125% financing	2.49%	2.74%	2.99%	3.49%	4.24%
<b>Used autos (1 - 10 model years old)</b>					
up to 125% financing	2.74%	2.99%	3.24%	3.74%	
<b>Motorcycle</b>	<b>24 month APR as low as:</b>	<b>36 month APR as low as:</b>	<b>48 month APR as low as:</b>	<b>60 month APR as low as:</b>	
New vehicle with 100% financing (3)	4.99%	5.62%	6.37%	7.24%	
Used vehicle with 100% financing (4)	6.99%	7.62%	8.37%		
<b>New Motorhome, Trailer, Boat (2)</b>	<b>72 month APR as low as:</b>	<b>84 month APR as low as:</b>	<b>96 month APR as low as:</b>	<b>120 month APR as low as:</b>	
New Vehicle with 100% financing (5)	4.99%	5.62%	6.37%	7.24%	
Used Vehicle with 100% financing (6)	5.99%	6.62%	7.37%		
<b>New Personal Watercraft, All Terrain Vehicle (7)</b>	<b>24 month APR as low as:</b>	<b>36 month APR as low as:</b>	<b>48 month APR as low as:</b>	<b>60 month APR as low as:</b>	
New Vehicle with 100% financing (7)	6.99%	7.62%	8.37%	9.24%	
Used Vehicle with 100% financing (8)	7.99%	8.62%	9.37%		
<b>Signature Loans (Closed End)</b>	<b>24 month APR as low as:</b>	<b>36 month APR as low as:</b>	<b>48 month APR as low as:</b>	<b>60 month APR as low as:</b>	
Maximum loan amount 30k	10.49%	10.99%	11.49%	11.99%	
<b>Furlough Loans (Closed End)</b>	<b>24 month APR as low as:</b>				
Maximum loan amount 10k	3.90%				
<b>Line of Credit Loans</b>	<b>as low as:</b>				
Maximum loan amount 30k	11.99%				
<b>Credit Cards (10)</b>	<b>APR as low as:</b>	<b>Credit Limits</b>			
Visa Platinum with Rewards	12.24%	up to \$20,000			
Visa Platinum without Rewards	10.24%	up to \$20,000			
Getting Started Visa	16.24%	up to \$2,000			
Visa Shared Secured	16.24%	up to \$10,000			
<b>Share Secured Loan (11)</b>	<b>APR</b>				
Terms up to 120 months	5.50%				
<b>CD Secured Loan (12)</b>	<b>APR on collateral plus</b>	<b>Minimum Rate</b>			
Term cannot exceed CD maturity date	3.00%	4.00%			

1) Minimum \$15,000 loan amount required for 72 month financing. Minimum \$25,000 loan amount required for 84 month financing

2) Additional discounts may apply if LTV is below 100%

3) Maximum loan amount for new motorcycle loans is \$45,000.00

4) Maximum loan amount for used motorcycle loans is \$35,000.00

5) Maximum loan amount for new motorhome, trailer and boat loans is \$85,000.00

6) Maximum loan amount for used motorhome, trailer and boat loans is \$65,000.00

7) Maximum loan amount for new personal watercraft and all terrain vehicle loans is \$25,000.00

8) Maximum loan amount for used personal watercraft and all terrain vehicle loans is \$20,000.00

9) After three months, rate converts to then-current variable rate. Rate and payments adjust with each change in the Prime Rate. Interest-Only HELOC has 10-year draw period followed by 15-year full amortization period. Interest-only option available only during draw period. Available on owner-occupied California properties only. Maximum possible APR is 16.5% over the life of the loan.

10) Credit cards use Managed Prime Pricing. Unless an introductory rate is in effect, the periodic rate used to compute the interest charge for purchases is based on an index (the "Index"), which is the Prime Rate as published in The Wall Street Journal on the last business day of the month and is subject to change monthly on the first day of each month. Any change in the Index will be effective on the first day of the billing cycle that ends on or after the date of the change.

11) APR will be 3% above highest rate on shares pledged as security or 6%, whichever is higher.

12. Rates reflect a 0.25% basis point discount for each of the following requirements: Automatic debit from a Camino Checking account. Multiple Relationship discount with Camino Federal Credit Union.

Rates subject to change without notice. All loans subject to credit approval.

[www.caminofcu.org](http://www.caminofcu.org)

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