

VEHICLE LOANS		
Product	APR	Terms
New Auto	1.99% - 18%	up to 84 months
Used Auto	2.49% - 18%	up to 84 months
Motorcycle	3.99% - 18%	up to 72 months
New Boat	4.49% - 18%	up to 180 months
Used Boat	4.99% - 18%	up to 180 months
New RV	3.49% - 18%	up to 180 months
Used RV	3.99% - 18%	up to 180 months
PERSONAL LOANS		
Product	APR	Terms
Personal Loan	7.50% - 18%	up to 60 months
Personal Line of Credit	9.50% - 18%	up to 36 months
Visa Credit Card	9.00%	open
Share Secured	3.50% above share stated rate	up to 120 months
CD Secured	3.50% above share stated rate	up to end of CD term
HOME EQUITY LOANS *		
Product	APR	Terms
Home Equity/Improvement	4.99%	up to 180 months
Home Equity Line of Credit	3.50% variable	up to 240 months
REFINANCE MORTGAGE LOANS *		
Product	APR	LTV
30 Year	2.49%	80%
20 Year	2.24%	80%
15 Year	2.99%	80%
10 Year	2.99%	80%

**Important Terms and Conditions:** IBEW 76 FCU membership is required. Rates are based on an evaluation of credit history, and other factors specific to your loan (such as loan term, age of collateral, occupancy of collateral property, combined loan-to-value, lien status, loan amount, as applicable) and may be higher than the lowest rates advertised. Your final APR may differ from your loan interest rate due to additional fees that may apply. This schedule is intended for informational purposes only. Loan programs and rates are subject to change without notice, and this sheet does not serve as a guarantee of loan programs, rates, fees, credit approval, or conditions that may apply.

\* Home Equity & Refinance Mortgage Loans: Property must be located on the State of Washington. You may have to pay certain third-party closing costs that range from \$500.00 to \$2,000.00 plus origination fee, depending on the location of the property, the amount of the loan and other factors. Property insurance and, if applicable, flood insurance is required.

