

**NEW MONEY  
LOANS ONLY**

**SPECIAL  
LOAN RATES**

**APRIL 25, 2011  
TO  
OCTOBER 31, 2011**

2011 – 100% OF STICKER	36 Months .....	6.5%	<b>3.0%</b>
2010 – 100% OF RETAIL	48 Months .....	7.0%	<b>4.0%</b>
2009 – 100% OF RETAIL	60 Months .....	7.0%	<b>5.0%</b>
	72 Months.....	7.5%	<b>6.0%</b>
	<b>(72 Month – New &amp; Used 1-2 years old, 2010-2011)</b>		

**\*FOR LOANS TOTALLY SECURED\***

**THESE RATES APPLY TO LOANS NOT TOTALLY SECURED BY VEHICLE 2011-1992 OR VEHICLES OVER 9 YEARS OLD 2001-1992**

<u>LOAN VALUE</u>	<u>TERM</u>	<u>RATE</u>
LESS THAN \$4,000	36 MONTHS	9.5% <b>8.0%</b>
\$4,001 - \$6,000	36 MONTHS	9.0% <b>7.5%</b>
\$6,001 - \$10,000	48 MONTHS	8.5% <b>7.0%</b>
GREATER THAN \$10,000	60 MONTHS	8.0% <b>6.5%</b>

**MINIMUM PAYMENTS WILL ALWAYS APPLY**

**\*If adding to existing loan with DECU, loan rate will be blended.\***

**MINIMUM PAYMENT SCHEDULE**

\$ 0 - \$ 500	\$20/BI-WEEKLY	\$ 43.30/MONTH
\$ 501 - \$ 750	\$30/BI-WEEKLY	\$ 64.95/MONTH
\$ 751 - \$1,000	\$40/BI-WEEKLY	\$ 86.60/MONTH
\$1,001 -	\$50/BI-WEEKLY	\$108.25/MONTH

COMPUTER.....	36 MONTHS MAX WITH MIN. PMT REQUIRED .....	6.0%
FHA .....	240 MONTHS MAX WITH MIN. PMT REQUIRED .....	6.5%
SIGNATURE .....	\$2000 MAX OR 10% OF INCOME (36 MON MAX) .....	10.0%
SHARE GUARANTEE .....	1% HIGHER THAN HIGHEST SHARE DIVIDEND RATE	
SHARE CERTIFICATE .....	2% ABOVE CERT. RATE USING SAME MATURITY DATE (CAN STILL SET MONTHLY PAYMENT AMOUNT)	

TITLES . . . \$10.00                      LIENS . . . \$7.00                      SECURED EQUITY . . . \$40.00