TECHNOLOGY CREDIT UNION
CONSUMER LOAN RATE SHEET

Effective Date: February 1, 2014
Rates are subject to change without notice.

	Terms	Minimum Amount Financed: (1) (2)	APR: (Annual Percentage Rate)(3)	Example: Payment per $1,000 (4)
NEW VEHICLES	12-66 Months	$5,000	3.24%-12.24%	$20.90
	67-72 Months	$15,000	4.24%-13.24%	$20.20
	73-84 Months (5)	$25,000	4.74%-5.24%	$14.25
USED VEHICLES	**Terms**	**Minimum Amount Financed:** (1) (2)	**APR:** (Annual Percentage Rate)(3)	**Example: Payment per $1,000** (4)
	12-66 months	$5,000	3.49%-12.74%	$21.16
	67-72 Months (5)	$15,000	4.49%-13.74%%	$20.47

RATE DISCOUNTS

CAR STORE

*All vehicles are eligible for a .25% additional rate discount when purchased through the Car Store.

DOWN PAYMENT / LOAN TO VALUE (LTV)

*New Autos and Motorcycles

10% down payment based on total purchase price	.50% reduction
20% down payment based on total purchase price	1.00% reduction
25% down payment based on total purchase price	1.25% reduction

*Used Autos (2)

90% loan amount as a percentage of Kelley Blue Book Value	.50% reduction
80% loan amount as a percentage of Kelley Blue Book Value	1.00% reduction
75% loan amount as a percentage of Kelley Blue Book Value	1.25% reduction

	Terms	Minimum Amount Financed:	APR: (Annual Percentage Rate)(3)	Example: Payment per $1,000 (4)
NEW MOTORCYCLES	24 – 60 Months	$10,000	6.49% - 15.24%	$23.29

See next page for additional consumer product rates and loan terms.

PERSONAL LINE OF CREDIT	**Terms**		**Amount Financed:**	**APR:** (Annual Percentage Rate)(3)	
	Open		$1,500 - $50,000	10.25% - 24.25%	
OTHER LOANS	**Type**	**Terms**	**Amount Financed:**	**APR:** (Annual Percentage Rate)	**Example: Payment per $1,000** (4)
	Share Secured	36 months or interest only for 12 months	Secured 100% by deposits in membership savings; no limit	3.0% (Fixed)	$29.09
	Share Certificate Secured	To maturity	Secured 100% by Certificate(s); a maximum loan amount of 90% of the principal balance on deposit	2% over rate of Certificate rounded up to next ½%	$19.34
OTHER LOAN CONT.	**Type**	**Term**	**Amount Financed**	**APR: (Annual Percentage Rate)**	**Example: Payment per $1,000 (4)**
	Unsecured Solar $mart Loan	10 years	$10,000-$50,000	7.99%-10.99%(3)	$13.78
		20 years	$25,000-$50,000	8.99%-11.99%(3)	$11.02
STUDENT BANKING	**Type**	**Terms**	**Amount Financed:**	**APR:** (Annual Percentage Rate)	
	Connect Credit Line	Open	$250 - $500	19.75% Fixed	
LOAN TERMS	(1) We finance new (current model year) vehicles and used (including fleet returned vehicles). Excluding branded title vehicles (ie: salvaged). In addition to the Maximum Loan amounts listed below we can also finance tax, license, dealer preparation, documentary fees, and Major Mechanical Protection or Extended Warranty Insurance. Major Mechanical Protection is available on most vehicles.				
	(2) Maximum loan based on approved credit:	**New:**	Up to 100% of Purchase Price		
		Used:	Vehicles 5 years old or less: 100% of Kelley Blue Book Retail Value. Vehicles over 5 years old: 100% of Kelley Blue Book Wholesale Value.		
	(3) Interest Rate will vary based on approved credit.				
	(4) Payment per $1,000 balance is based on the highest interest rate with the maximum term.				
	(5) Term applies to 2012 or newer vehicle models and mileage must be 30,000 miles or less. 84 month term subject to credit approval.				