

SIDNEY FEDERAL CREDIT UNION LOAN INFORMATION SHEET

1/4/2010

MEMBER REWARDS:

Fixed rate, auto loans, secured loans and Boat/ R.V. loans, regardless of score may qualify for a maximum of a .50% reduction. The following discounts, each worth a .10% reduction in interest but not to exceed .50%, will be offered by our credit union.

*mortgage loan , credit card, checking, payroll deduction/direct deposit, automatic transfer, IRA, certificate of deposit, and home equity loan, CU-Online, E-Statements,debit card

Type of Loan	Term in Months	Base Rate= Credit score A	year of collateral	B base+1%	C base+2%	D base+3.5%	E
Unsecured Fixed	36	8.90%	n/a	9.90%	10.90%	12.40%	17.95%
	48	9.90%	n/a	10.90%	11.90%	13.40%	17.95%
	60	10.90%	n/a	11.90%	12.90%	14.40%	17.95%
	72	11.90%	n/a	12.90%	13.90%	15.40%	17.95%
Jumbo loans only	84	11.90%	n/a	12.900%	13.900%	15.400%	17.95%
Unsecured Variable	up to 84	prime+2	n/a	prime+3%	prime+4%	prime+5.5%	17.95%
New & Used Autos	24	5.90%	2007 and newer	6.90%	7.90%	9.400%	17.95%
2007 - New	36	6.15%	2007 and newer	7.15%	8.15%	9.650%	17.95%
	48	6.15%	2007 and newer	7.15%	8.15%	9.650%	17.95%
	60	6.40%	2007 and newer	7.40%	8.40%	9.900%	17.95%
	66	6.40%	2007 and newer	7.40%	8.40%	9.900%	17.95%
	72	6.40%	2009 and newer	7.40%	8.40%	9.900%	
Used Autos	24	6.40%	2002 and newer	7.40%	8.40%	9.900%	17.95%
2002-2006	36	6.65%	2002 and newer	7.65%	8.65%	10.150%	17.95%
	48	6.65%	2002 and newer	7.65%	8.65%	10.150%	17.95%
	60	6.90%	2004 and newer	7.90%	8.90%	10.400%	17.95%
Variable Auto	up to 72	prime-1.5%	floor 5%	prime-.50%	prime+.50%	prime+2.0%	17.95%
Secured Loans*	12	7.90%	n/a	8.90%	9.90%	11.40%	17.95%
Includes:	24	7.90%	n/a	8.90%	9.90%	11.40%	17.95%
major purchases,	36	7.90%	n/a	8.90%	9.90%	11.40%	17.95%
and motorcycles.	48	8.40%	n/a	9.40%	10.40%	11.90%	17.95%
(these loans are	60	9.40%	n/a	10.40%	11.40%	12.90%	17.95%
separate loan types)	72	9.90%	n/a	10.90%	11.90%	13.40%	17.95%
	144	9.90%	n/a	10.90%	11.90%	13.40%	17.95%

Type of Loan	Term in Months	Base Rate= Credit score A	year of collateral	B base+1%	C base+2%	D base+3.5%	E
Boat Loans/ R.V. Loans	up to 180	9.25%		10.25%	11.25%	12.75%	17.95%
Mobile Home loans	84	10.00%	up to 20yrs old	11.00%	12.00%	13.50%	17.95%
	120	10.00%	up to 10yrs old	11.00%	12.00%	13.50%	17.95%
	144	11.00%	up to 5yrs old	12.00%	13.00%	14.50%	17.95%
	180	11.00%	new only	12.00%	13.00%	14.50%	17.95%
Home Improvement	36	8.95%	n/a	9.95%	10.95%	12.45%	17.95%
	48	9.45%	n/a	10.45%	11.45%	12.95%	17.95%
	60	9.45%	n/a	10.45%	11.45%	12.95%	17.95%
	120	10.45%	n/a	11.45%	12.45%	13.95%	17.95%
Visa Classic	n/a	13.90%	Limit - 0 - \$5,000				
Visa Gold	n/a	10.90%	Limit - \$2,500 - \$10,000				
Visa Platinum	v/a	7.90%	Limit - \$5,000 - \$15,000				
Demand Note	6	12.90%		13.90%	14.90%	16.40%	17.95
Overdraft	n/a	16.00%	n/a	16.00%	16.00%	16.00%	16.00%
Share Secured	144	variable	n/a	n/a	n/a	n/a	n/a
Money Management secured	144	variable	n/a	n/a	n/a	n/a	n/a
Stock Secured	120	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
Certificate Secured	certificate term	variable		n/a	n/a	n/a	n/a
Parent Plus Loan	120	8.50%					
Stafford Loan	120	6.80%					

Certain restrictions may apply on any of the following loan types. Please contact any of our branch offices for questions