



Lending Rate Sheet

Rates subject to change at any time.

*Annual Percentage Rate (APR). Rate determination is based on credit history and the rate assigned to your particular loan may vary. **Loans have a ceiling of 18%. f rate calculates higher, it must be adjusted down to 18%. ¹Restrictions apply. Limited Time Offer: Subject to change at any time without notice. ² A or B credit only; up to 65% LTV, borrower responsible

Loan Type	Terms	Minimum/APR* As low as**	
New automobiles	Up to 72 months	4.00%	w/ direct deposit
		4.50%	w/o direct deposit
"Wheel\$ & Deal\$" Savings Accelerator Auto Loan¹ High-yield <i>Accelerator Certificate</i> matched with your auto loan rate. Contact Maria McCue at 617-846-1226 x224 for details.			
Home Improvement Loan ³	Fixed House, Fixed Rate & Fixed Monthly Payment! Fixed: 7.5% (APR), Up to: 110% LTV and up 15 Years For Details Call (617) 846-1226 Option 5		
Used automobiles	Up to 60 months	5.00%	w/ direct deposit
		5.50%	w/o direct deposit
Personal (Share secured)	No limit	3%	Over pledged security
Unsecured Loans	Up to 5 years	11.50%	Up to \$30,000
Home Equity (fixed)	Up to 5 years	5.00%	80% LTV
	Up to 10 years	6.00%	
	Up to 15 years	6.90%	
	Up to 15 years	8.90%	90% LTV
Home Equity (variable)	Up to 15 years	6.00%	w/ 0 points; up draw period 10 years
Mortgages	For up-to-the-minute rates, call Jack Jaques Vice President of Business Development and Lending or online at www.ilovemycreditunion.com/products_mortgage.asp		
CURRENT MORTGAGE SPECIAL: ²	10-year, fixed rate mortgage – 3.99% APR		
VISA No gimmicks, low-rate	Platinum	9.9%	w/ <i>Scorecard™ Rewards</i>
	Gold	15.9%	w/ <i>Scorecard™ Rewards</i>
Overdraft Protection	Up to 1 year	18%	Max. \$5500 or secured amount
Community Outreach Alternative Loans			
Payday Alternative loan	Varies	18%	Lending Division Option 3
Credit Repair			
Emergency Loan			
Ready Rapid Refund (VITA)	Varies	12.0%	Available during Volunteer Income Tax Assistance season at both branches

for all costs related to the closing of the loan. Other restrictions may apply. Limited Time Offer. ³Annual Percentage Rate, ^{**} Loan to Value, Owner occupied and Vacation Homes are qualified for this program. Maximum term is 15 years. Other restrictions may apply. WFCU Home Improvement Program Guidelines will apply to all borrowers. This special Program is being offered for a limited time and is subject to change at any time. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.