



LOAN RATES

Effective Date: 09/14/17

CREDIT CARDS	
	Visa Platinum Credit Card*
740+	9.9%
739-720	10.9%
719-670	12.9%
669-620	15.9%
Below 619	17.9%

**Ask about
1st
Mortgage
Rates!!**

UNSECURED LOANS			
	12 MONTH*	24 MONTH*	36 MONTH*
740+	12.75%	13.75%	14.75%
739-720	13.00%	14.00%	15.00%
719-670	13.50%	14.50%	15.50%
669-620	15.00%	16.00%	17.00%
Below 619	18.00%	18.00%	18.00%

OVERDRAFT PROTECTION
18%*

QWIK LOAN
28.00%*
<small>\$20.00 Application Fee for all applicants 1-6 month term Max Loan Amount of \$1000.00</small>

FIXED RATE HOME EQUITY LOANS			
<small>Add 1% for 81-90% LTV Add 2% for 91-95% LTV Add 3% for 95%+ (Must be less than \$20k or 5 yrs)</small>	5 YEAR*	10 YEAR*	15 YEAR*
740+	3.75%	4.50%	5.50%
739-720	4.25%	5.00%	6.00%
719-670	4.75%	5.50%	6.50%
669-620	8.75%	9.50%	10.50%
Below 619	12.75%	13.50%	14.50%

HOME EQUITY VARIABLE LINE OF CREDIT	
<small>Add 1% for 81-90% LTV Add 2% for 91-95% LTV Add 3% for 95%+ (Must be less than \$20k or 5 yrs)</small>	Rate*
740+	3.50%
739-720	4.00%
719-670	4.50%
669-620	8.00%
Below 619	12.50%
<small>Variable rate may be adjusted once per quarter Maximum increase/decrease per quarter is 0.5%, per year is 2% 8-year draw period with a 10-year payback</small>	

MINI-MORTGAGE			
	5 Year*	7 Year*	10 Year*
740+	2.70%	3.20%	3.70%
739-720	2.95%	3.45%	3.95%
719-670	3.45%	3.95%	4.20%
669-620	6.95%	7.20%	7.70%
Below 619	11.45%	12.20%	12.70%
<small>1st Mortgage less than \$150K and LTV 50% or less.</small>			

HOME IMPROVEMENT LOAN	
Up to 15 Years	Rate*
740+	9.00%
739-720	10.00%
719-670	11.00%
669-620	12.00%
Below 619	13.00%
<small>Maximum loan \$17,500 Up to 100% LTV - Equity is NOT required See Loan Officer for details</small>	

SECURED LOAN		
Type	Rate	Term
Savings Secured	Rate is 3% over shares	Limit of a 5-year term
Certificate Secured	Rate is 2% over certificate rate	Loan term is equal to certificate maturity

*All rates shown are Annual Percentage Rate (APR).
Rate shown is lowest rate available.
Rates are subject to change without notice.



LOAN RATES

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NEW AND USED AUTO LOANS

Ask us about our First Mortgage Rates

24 Month Term*	80%	90%	100%
740+	1.85%	2.35%	2.60%
739-720	2.10%	2.60%	2.85%
719-670	2.65%	3.15%	3.40%
669-620	6.20%	6.70%	6.95%
Below 619	11.95%	12.45%	12.70%

36 Month Term*	80%	90%	100%
740+	1.85%	2.40%	2.70%
739-720	2.10%	2.65%	2.95%
719-670	2.65%	3.20%	3.50%
669-620	6.20%	6.75%	7.05%
Below 619	11.95%	12.50%	12.80%

48 Month Term*	80%	90%	100%
740+	1.85%	2.45%	2.75%
739-720	2.10%	2.70%	3.00%
719-670	2.65%	3.25%	3.55%
669-620	6.20%	6.80%	7.10%
Below 619	11.95%	12.55%	12.85%

60 Month Term*	80%	90%	100%
740+	1.95%	2.50%	2.85%
739-720	2.20%	2.75%	3.10%
719-670	2.75%	3.30%	3.65%
669-620	6.30%	6.85%	7.20%
Below 619	12.05%	12.60%	12.95%

72 Month Term*	80%	90%	100%
740+	2.14%	2.54%	3.09%
739-720	2.39%	2.79%	3.34%
719-670	2.94%	3.34%	3.89%
669-620	6.49%	6.89%	7.44%
Below 619	12.24%	12.64%	13.19%

84 Month Term*	80%	90%	100%
740+	4.34%	4.84%	5.34%
739-720	4.59%	5.09%	5.59%
719-670	5.14%	5.64%	6.14%
669-620	8.69%	9.19%	9.69%
Below 619	14.44%	14.94%	15.44%

MOTORCYCLE AND RV LOANS

24 Month Term*	Motorcycle	Group A	Group B
740+	5.75%	6.75%	7.75%
739-720	6.00%	7.00%	8.00%
719-670	6.50%	7.50%	8.50%
669-620	10.00%	11.00%	12.00%
Below 619	15.50%	16.50%	17.50%

36 Month Term*	Motorcycle	Group A	Group B
740+	5.85%	6.85%	7.85%
739-720	6.10%	7.10%	8.10%
719-670	6.60%	7.60%	8.60%
669-620	10.10%	11.10%	12.10%
Below 619	15.60%	16.60%	17.60%

48 Month Term*	Motorcycle	Group A	Group B
740+	6.05%	7.05%	8.05%
739-720	6.30%	7.30%	8.30%
719-670	6.80%	7.80%	8.80%
669-620	10.30%	11.30%	12.30%
Below 619	15.80%	16.80%	18.00%

60 Month Term*	Motorcycle	Group A	Group B
740+	6.15%	7.15%	8.15%
739-720	6.40%	7.40%	8.40%
719-670	6.90%	7.90%	8.90%
669-620	10.40%	11.40%	12.40%
Below 619	15.90%	16.90%	18.00%

72 Month Term*	Motorcycle	Group A	Group B
740+	6.74%	7.74%	8.74%
739-720	6.99%	7.99%	8.99%
719-670	7.49%	8.49%	9.49%
669-620	10.99%	11.99%	12.99%
Below 619	16.49%	17.49%	18.00%

84 Month Term*	Motorcycle	Group A	Group B
740+	7.74%	8.74%	9.74%
739-720	7.99%	8.99%	9.99%
719-670	8.49%	9.49%	10.49%
669-620	11.99%	12.99%	13.99%
Below 619	17.49%	18.00%	18.00%

*All rates shown are Annual Percentage Rate (APR). Rates are subject to change without notice.

Deduct .10% with a Tax Saver Loan. Must be a homeowner to qualify. Consult with your tax advisor for tax deductibility.

72 and 84 month terms are available only for loan amounts over \$20,000.

Group A= Street Legal ex: Motor home, trailer, camper, boat with trailer; Group B= Not Street Legal ex: 4 Wheeler, snowmobile, wave runner.

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AURORA FEDERAL CREDIT UNION

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