

Auto/Motorcycle Loans

AUTO/CYCLE	2007-2010			2002-2006			1999-2001		
	750+	621-749	550-620	750+	621-749	550-620	750+	621-749	550-620
FICO Score	750+	621-749	550-620	750+	621-749	550-620	750+	621-749	550-620
1 - 36 months	4.00%	4.25%	4.50%	5.25%	5.50%	5.75%	6.25%	6.50%	6.75%
37 - 48 months	4.50%	4.75%	5.00%	5.50%	5.75%	6.00%	6.50%	6.75%	7.00%
49 - 60 months	5.00%	5.25%	5.50%	6.00%	6.25%	6.50%			
72 months (over \$20k)	5.50%	5.75%	6.00%						

Note: These rates are based on the Experian FICO Score that is obtained at the time of application. Your FICO score does change whenever reported data changes and may be different from an older score you obtained elsewhere.

Repayment Factors

AUTO/CYCLE	2007-2010			2002-2006			1999-2001		
	1 - 36 months	.02953	.02964	.02975	.03008	.03020	.03031	.03054	.03065
37 - 48 months	.02280	.02292	.02303	.02326	.02337	.02349	.02371	.02383	.02395
49 - 60 months	.01887	.01899	.01910	.01933	.01945	.01957			
72 months (over \$20k)	.01634	.01646	.01658						

Boat/RV Loans

BOAT/RV	AMOUNT	2008-2010			2007 OR OLDER		
		750+	621-749	550-620	750+	621-749	550-620
FICO Score		750+	621-749	550-620	750+	621-749	550-620
1 – 60 months	Under \$15K	6.50%	6.75%	7.00%	7.25%	7.50%	7.75%
61 – 84 months	Over \$15K	7.25%	7.50%	7.75%	8.00%	8.25%	8.50%
85 - 120 months	Over \$15K	7.75%	8.00%	8.25%			

Repayment Factors

Boat/RV: terms up to	2008-2010			2007 & Older		
1-60 months	.01957	.01969	.01981	.01992	.02004	.02016
84 months	.01522	.01534	.01547	.01559	.01571	.01584
120 months	.01200	.01214	.01217			

Loan Processing Items:

(Note: Loans are not issued after 2:30pm)

- Copy of Driver's License
- Paycheck Stub (from latest check -- if possible)
- Purchase Order from Dealer / Owner or: If we are purchasing note from bank: Bank Account # & Telephone #

***Auto Loans-Insurance Binder:** Before we can issue your auto loan check, we need proof of insurance. You must carry "Comp and Collision" for the duration of the loan—but the deductible is up to you. Call your insurance company--have them fax us an "insurance binder"--listing this credit union as the "Loss Payee".

Branch Offices:

Albany Medical Center:

Ellis Hospital:

St. Peter's Hospital:

Telephone:

262-3090

243-4093

525-1655

Fax:

262-4296

243-1481

525-6655

Online Loan Application:

<http://www.GoToCU.com/onlineloan.htm>