

Personal (Signature) Loans

The following rates and terms are for informational purposes only and may not be indicative of the most current rates and terms.

Tier	Experian FICO Score	*Bankruptcy Risk	Borrow Up to:	36 months	48 months	60 months
LL	750+	Low	\$20,000	8%	9%	10%
LM	750+	Medium	\$20,000	9%	10%	11%
ML	621-749	Low				
MM	621-749	Medium	\$7,500 - \$15,000	11%	12%	13%
MH	621-749	High	\$5,000 - \$7,500	14%	15%	16%
HM	550-620	Medium				
HH	550-620	High	\$5,000	16%	17%	18%

***Bankruptcy Risk Score:** This score uses statistics to measure your risk of filing bankruptcy in the next few years. If you would like to guesstimate your bankruptcy risk, you may use the following to get an “unofficial rough” estimate:

- **Low Risk:** Low credit card balance to credit limit ratio; no delinquency; few inquiries or new accounts; long credit history
- **Medium Risk:** Average credit card balance to credit limit ratio; minor old delinquencies; some inquires and/or new accounts
- **High Risk:** High credit card balance to credit limit ratio; recent delinquencies; excessive inquiries and/or new credit cards/loans

Repayment Rates - Terms

Rate	12 months	24 months	36 months	48 months	60 months
8%	.0870	.0452	.0313		
9%	.0875	.0457	.0318	.0249	
10%				.0254	.0213
11%	.0884	.0467	.0238		.0218
12%				.0263	
13%					.0228
14%	.0898	.0480	.0342		
15%				.0273	
16%	.0907	.0490	.0351		.02559
17%				.02886	
18%					.02539

******* Loans are not issued after 2:30pm *******

Items required for loan processing

- Copy of your Driver’s License
- Paycheck Stub (most recent -- if possible)

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>

Free Email Newsletter: Use the Newsletter “Signup Box” on our website Home page.

Website Address: www.GoToCreditUnion.com or www.GoToCU.com