

COASTHILLS FCU CONSUMER LOANS RATE SHEET

Subaccount Description	Approximate Term	Daily Periodic Rate	ANNUAL PERCENTAGE RATE
Line of Credit	Revolving	0.027370% - 0.049288%	9.990% - 17.990%
Signature (Add 0.75% for Debt Consolidation)	60 Mo.	0.026000% - 0.047918%	9.490% - 17.490%
Computer Loan	24 Mo.	0.027123%	9.900%
Money Market Secured (100% of share balance)	60 Mo.	0.010959%	4.000%
emPower SBC Energy Efficient Loan (\$1,000-\$5,000)	60 Mo.	0.023260% - 0.043808%	8.490% - 15.990%
emPowerSBC Energy Efficient Loan (\$5,001-\$25,000)	180 Mo.	0.016164% - 0.039699%	5.900% - 14.490%
New Auto: 2010-2011 (up to 10,000 miles)	24 Mo.	0.005452% - 0.049315%	1.990% - 18.000%
	36-60 Mo.	0.008192% - 0.049315%	2.990% - 18.000%
(\$15,000 and over)	72 Mo.	0.009562% - 0.022973%	3.490% - 8.750%
(\$25,000 and over)	84 Mo.	0.013014% - 0.015068%	4.750% - 5.500%
Used Auto: 2005-2011 (10,000 miles & greater)	24 Mo.	0.005452% - 0.049315%	1.990% - 18.000%
	36-60 Mo.	0.008192% - 0.049315%	2.990% - 18.000%
(\$15,000 & over)	72 Mo.	0.009562% - 0.021917%	3.490% - 8.750%
(\$25,000 & over)	84 Mo.	0.014384% - 0.016438%	5.250% - 6.000%
New Motorcycle: 2010-2011 (up to 10,000 miles)	24 Mo.	0.005452% - 0.049315%	1.990% - 18.000%
	36-60 Mo.	0.008192% - 0.049315%	2.990% - 18.000%
(\$15,000 and over)	72 Mo.	0.009562% - 0.021917%	3.490% - 8.000%
(\$25,000 and over)	84 Mo.	0.013014% - 0.015068%	4.750% - 5.500%
Used Motorcycle: 2005-2011 (over 10,000)	24- Mo.	0.005452% - 0.049315%	1.990% - 18.000%
	36-60 Mo.	0.008192% - 0.049315%	2.990% - 18.000%
(\$15,000 and over)	72 Mo.	0.009562% - 0.021917%	3.490% - 8.000%
(\$25,000 and over)	84 Mo.	0.014384% - 0.016438%	5.250% - 6.000%
New RV: 2010-2011 (up to 10,000 miles)	24-60 Mo.	0.023671% - 0.048192%	8.640% - 17.590%
(\$15,000 and over)	72 Mo.	0.024356% - 0.039945%	8.890% - 14.580%
(\$25,000 - \$75,000)	84 Mo.	0.027781% - 0.043370%	10.140% - 15.830%
(\$75,001 - \$100,000)	120 Mo.		
(\$100,001 and over)	180 Mo.		
Used RV: 2005-2011 (over 10,000 miles)	24-60 Mo.	0.023671% - 0.048877%	8.640% - 17.840%
(\$15,000 and over)	72 Mo.	0.024356% - 0.040630%	8.890% - 14.830%
(\$25,000 - \$75,000)	84 Mo.	0.027781% - 0.044055%	10.140% - 16.080%
(\$75,001 - \$100,000)	120 Mo.		
(\$100,001 and over)	180 Mo.		
New Boat-Never Titled	24-60 Mo.	0.023671% - 0.048192%	8.640% - 17.590%
(\$15,000 and over)	72 Mo.	0.024356% - 0.039945%	8.890% - 14.580%
(\$25,000 - \$75,000)	84 Mo.	0.027781% - 0.043370%	10.140% - 15.830%
(\$75,001 - \$100,000)	120 Mo.		
(\$100,001 and over)	180 Mo.		
Used Boat: Previously Titled – 2004-2011	24-60 Mo.	0.023671% - 0.048877%	8.640% - 17.840%
(\$15,000 and over)	72 Mo.	0.024356% - 0.040630%	8.890% - 14.830%
(\$25,000 - \$75,000)	84 Mo.	0.027781% - 0.044055%	10.140% - 16.080%
(\$75,001 - \$100,000)	120 Mo.		
(\$100,001 and over)	180 Mo.		
New 1ST Time Motor Loan - \$6,000 Maximum	60 Mo.	0.008192% - 0.044082%	2.990% - 16.090%
Used 1st Time Motor Loan - \$6,000 Maximum	60 Mo.	0.008192% - 0.045452%	2.990% - 16.590%
Teen Scene Transportation	12 Mo.	0.027123%	9.900%
2004 & Older Vehicles/Motorcycle/Boats/RV	24-60 Mo.	0.018055% - 0.049315%	6.590% - 18.000%
2004 & Older Boats/RV	24-60 Mo.	2.00% above used Boat/RV rates	
VARIABLE RATE SUBACCOUNTS	Margin Added to Index		
Shared Secured - 60 months	2.00%	0.005616% - 0.005753%	2.050% - 2.100%
Credit Builder - 36 months	2.00%	0.007808% - 0.009753%	2.850% - 3.560%

**Rates are subject to change without notice
November 1, 2011**