

The Summit Federal Credit Union Loan Rates

| Type of loan | # of Months | Fixed APR Ranges With Automatic Repayment | | Fixed APR Ranges With Billing (Effective 11/01/09) | | Variable APR Ranges (Effective 11/01/09) | |
|---------------------------------------|-------------------|-------------------------------------------------|---------------|----------------------------------------------------------|-------|------------------------------------------------|-------|
| New Auto | up to 36 | 5.50 - | 15.50 | 5.75 - | 15.75 | 5.30 - | 15.30 |
| New Auto | 37 to 48 | 5.50 - | 15.50 | 5.75 - | 15.75 | 5.30 - | 15.30 |
| New Auto | 49 to 60 | 5.60 - | 15.60 | 5.85 - | 15.85 | 5.40 - | 15.40 |
| New Auto | 61 to 72 | 6.15 - | 16.15 | 6.40 - | 16.40 | 5.80 - | 15.80 |
| New Car | 84* | 7.95 - | 17.95 | 8.20 | 18.00 | 7.70 | 17.70 |
| | <u>Model Year</u> | <u>Maximum term</u> | | | | | |
| Used Auto | 2001 & newer | 36 | 5.60 - 15.60 | 5.85 - 15.85 | | 5.40 - 15.40 | |
| Used Auto | 2003 & newer | 48 | 5.60 - 15.60 | 5.85 - 15.85 | | 5.40 - 15.40 | |
| Used Auto | 2005 & newer | 60 | 5.85 - 15.85 | 6.10 - 16.10 | | 5.60 - 15.60 | |
| Used Auto | 2007 & newer | 72 | 6.45 - 16.45 | 6.70 - 16.70 | | 6.20 - 16.20 | |
| Used Auto | 2008 & Newer | 84* | 8.15 18.00 | 8.40 18.00 | | 7.65 17.65 | |
| Older Model Year Auto (prior to 2000) | 25 to 36 | | 6.60 - 16.60 | 6.85 - 16.85 | | 6.40 - 16.40 | |
| Older Model Year Auto (prior to 2000) | 37 to 48 | | 6.60 - 16.60 | 6.85 - 16.85 | | 6.40 - 16.40 | |
| Older Model Year Auto (prior to 2000) | 49 to 60 | | 6.85 - 16.85 | 7.10 - 17.10 | | 6.60 - 16.60 | |
| New Recreational Vehicles | up to 48 | | 5.95 - 15.95 | 6.20 - 16.20 | | 5.70 - 15.70 | |
| New Recreational Vehicles | 49 to 60 | | 6.35 - 16.35 | 6.60 - 16.60 | | 6.10 16.10 | |
| New Recreational Vehicles | 61 to 144 | | 6.65 - 16.65 | 6.90 - 16.90 | | 6.40 - 16.40 | |
| Used Recreational Vehicles | up to 48 | | 5.95 - 15.95 | 6.20 - 16.20 | | 5.70 - 15.70 | |
| Used Recreational Vehicles | 49 to 60 | | 6.45 - 16.45 | 6.70 - 16.70 | | 6.20 - 16.20 | |
| Used Recreational Vehicles | 61 to 144 | | 6.70 - 16.70 | 6.95 - 16.95 | | 6.45 - 16.45 | |
| Home Improvement | up to 60 | | 6.15 - 16.15 | 6.40 - 16.40 | | - | |
| Home Improvement | 61 to 120 | | 6.35 - 16.35 | 6.60 - 16.60 | | - | |
| College Wise | up to 96 | | NA | NA | | 6.75 - 16.75 | |
| Share Secured | up to 144 | | NA | NA | | 3.50 | |
| Money Market Secured | up to 144 | | NA | NA | | 4.30 | |
| Money Max Secured | up to 144 | | NA | NA | | 4.60 | |
| Certificate Secured | maturity date | | NA | 3.5% above certificate rate | | NA | |
| Consolidation | up to 36 | | 10.45 - 18.00 | 10.70 - 18.00 | | 10.20 - 18.00 | |
| Personal | up to 12 | | 7.95 - 17.95 | 8.20 - 18.00 | | 7.70 - 17.70 | |
| Personal | 13 to 24 | | 8.75 - 18.00 | 9.00 - 18.00 | | 8.50 - 18.00 | |
| Personal | 25 to 36 | | 9.50 - 18.00 | 9.75 - 18.00 | | 9.25 - 18.00 | |
| Personal | 37 to 48 | | 9.50 - 18.00 | 9.75 - 18.00 | | 9.25 - 18.00 | |
| Personal | 49 to 60 | | 9.70 - 18.00 | 9.95 - 18.00 | | 9.45 - 18.00 | |
| Overdraft/Line of Credit | NA | | NA | 16.95 | | NA | |
| | | | | <u>Introductory Rate</u> | | | |
| Visa Classic | NA | | NA | 13.95 | | NA | |
| Visa Classic Increase | NA | | NA | 13.95 | | NA | |
| Visa Gold | NA | | NA | 4.95 9.25 | | NA | |
| Visa Gold Increase | NA | | NA | 9.25 | | NA | |
| Visa Platinum | NA | | NA | 4.95 10.95 | | NA | |
| Visa Platinum Increase | NA | | NA | 10.95 | | NA | |

Your exact loan rate will be determined once your loan has been approved, based on your past credit performance. The above rates are subject to change without notice. The APR for variable rate loans is based on the prime rate as published in The Wall Street Journal on the last Tuesday of the previous calendar quarter. This information does not apply to mortgages, share, money market and certificate secured loans. When refinancing a Summit loan, \$1,000 new cash is required to receive a lower rate.

*84 Month Term for A Paper Only. Minimum Dollar Amount is \$20,000

11/01/09 through 11/15/09