

## The Summit Federal Credit Union Loan Rates

Type of loan	# of Months	Fixed APR Ranges With Automatic Repayment	Fixed APR Ranges With Billing (Effective 11/16/09)	Variable APR Ranges (Effective 11/16/09)
New Auto	up to 36	5.40 - 15.40	5.65 - 15.65	5.20 - 15.20
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	5.50 - 15.50	5.30 - 15.30
Used Auto	2003 & newer	48	5.60 - 15.60	5.40 - 15.40
Used Auto	2005 & newer	60	5.85 - 15.85	5.60 - 15.60
Used Auto	2007 & newer	72	6.45 - 16.45	6.20 - 16.20
Used Auto	2008 & Newer	84*	8.15 18.00	7.65 17.65
Older Model Year Auto (prior to 2000)	25 to 36	6.50 - 16.50	6.75 - 16.75	6.30 - 16.30
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

### VARIABLE VISA RATES

		ADD MARGIN TO INDEX (SEE NOTE 3)	RESULTING VARIABLE <u>APR</u>
Visa Classic	N/A	7.25	10.75
Visa Gold	N/A	4.25	7.50
Visa Platinum	N/A	5.75	9.00

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