



# Prospectors Federal Credit Union

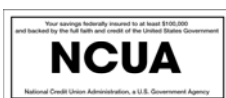
## Loan Rates

Loan Type	Guidelines	Maximum No. of Months	As Low As: Annual Percentage Rate *
<b>New/Used Vehicles</b>	<b>80% - 100% of Purchase</b>	<b>60 Months</b>	<b>3.10 - 3.60%</b>
2008 - 2012 Model Years	80% - 100% of Purchase	72 Months	4.10 - 4.60%
84 Month Financing for 2009 & Newer	80% - 100% of Purchase	84 Months	5.10 - 5.60%
<b>Used Vehicles 2004 - 2007</b>	<b>80% - 100% of Retail Book</b>	<b>60 Months</b>	<b>6.75 - 7.25%</b>
<b>Older Used Vehicles</b>	<b>Up to 100% Retail Book*</b>	<b>60 Months</b>	<b>7.75%</b>
<b>Classic Vehicles</b>	<b>100% Fair Value Blue Book</b>	<b>60 Months</b>	<b>8.00%</b>
<b>Commercial Vehicles</b>	<b>70% Purchase/Appraised Value</b>	<b>60 Months</b>	<b>7.75 - 8.25%</b>
<b>New/Used Boat &amp; Trailer</b>	<b>New - 80% of Cash Price</b>	<b>*60 - 120 Months</b>	<b>7.75 - 8.75%</b>
<b>Motorhome or Travel Trailer</b>	<b>Used - 80% of Retail Blue Bk</b> <b>*(Rate varies by Term)</b>		
<b>New Personal Watercraft</b>	<b>Up to 80% of Purchase Price</b>	<b>*60 - 72 Months</b>	<b>7.75 - 8.25%</b>
<b>New Motorcycles</b>	<b>Including Tax &amp; License</b> <b>*(Rate varies by Term)</b>		
<b>Stock Secured Loan</b>	<b>75% Market Value</b>	<b>48 Months</b>	<b>8.00%</b>
<b>Share Secured Loan</b>	<b>Share Available Balance</b>	<b>36 Months</b>	<b>Div Rate + 3%</b>
<b>Certificate Secured Loans</b>	<b>Up to Certificate Balance</b>	<b>6 - 60 Months</b>	<b>Div Rate + 3%</b>
<b>Signature Loans</b>	<b>Minimum Payment \$45</b>	<b>60 Months</b>	<b>9.95%</b>
<b>Ready Chek</b>	<b>See Loan Officer</b>	<b>Line of Credit</b>	<b>10.45%</b>
<b>Share Draft Overdraft</b>	<b>Maximum Loan \$1000</b>	<b>Line of Credit</b>	<b>16.00%</b>
<b>1st Trust Deed Loans</b>	<b>Up to 70% Appraised Value</b>	<b>Up to 30 years</b>	<b>Ask for current rate</b>
<b>2nd Trust Deed Loans</b>	<b>Up to 70% LTV / Max \$150k</b>	<b>Up to 15 years</b>	<b>7.25%</b>
<b>Home Equity Line of Credit</b>	<b>Up to 70% LTV / Max \$150k</b>	<b>15 Years</b>	<b>5.00%</b>
<b>Homeowner Loan</b>	<b>* Up to 70% LTV max \$150,000</b> <b>1st or 2nd Trust Deed</b>	<b>Up to 5 years</b> <b>Up to 7 years</b> <b>Up to 10 Years</b>	<b>5.25%</b> <b>5.75%</b> <b>6.25%</b>
<b>Visa</b>	<b>No Annual Fee</b>		<b>12.90%</b>
<b>Shares Secured Visa</b>	<b>No Annual Fee</b>		<b>15.90%</b>

\* These rates are for qualified borrowers. Higher interest rates may apply for each category of loan depending on the member's individual credit information. Terms may be determined at discretion of loan officer. Rate shown reflects a discount of .50% for payments by automatic transfer or payroll deduction.

\*\* Terms and payments on unsecured loans and VISA vary, depending on outstanding balance

This loan guide is meant to provide general information only.  
Rates, terms and conditions are not guaranteed and are subject to change without notice



**Effective:  
9/22/2011**