

## RECREATIONAL LOANS

If you enjoy outdoor recreation, we can finance your purchase for you.

### New & Used RVs, Travel Trailers or 5th-Wheels

Term	APR*	Daily Periodic Rate
24 months	6.00% - 18.00%	0.016938% - 0.049315%
36 - 60 months	7.00% - 18.00%	0.019178% - 0.049315%
72 - 84 months	8.00% - 18.00%	0.021917% - 0.049315%
96 - 108 months	9.00% - 18.00%	0.024657% - 0.049315%
120 - 144 months	10.00% - 18.00%	0.027397% - 0.049315%

\*All rates quoted are annual percentage rates.

Minimum loan amount is \$1,500 for terms of 60 months or less, \$15,000 for 72 - 84 month terms, \$25,000 for 96 - 108 month terms, \$50,000 for 120 - 144 month terms.

### New & Used Motorcycles, Boats, Personal Watercrafts and New Off-Road Recreational Vehicles

Term	APR*	Daily Periodic Rate
24 months	6.50% - 18.00%	0.017808% - 0.049315%
60 months	7.50% - 18.00%	0.020547% - 0.049315%
72 months	8.50% - 18.00%	0.023287% - 0.049315%
84 months	9.50% - 18.00%	0.026027% - 0.049315%

\*All rates quoted are annual percentage rates.

Minimum loan amount is \$1,500 for terms of 60 months or less, 15,000 for 72-month term, and \$25,000 for 84-month term. Finance up to the verified value. Used (not to exceed 10 years in age) may require a certified appraisal. Recreational vehicle loans are available only to highly qualified members. Proof of insurance is required on all recreational loans. Add 0.50% for used recreational loans.

### Consumer Loan Fees

- Re-documentation fees: A fee will be charged on all loans that require redocumentation, such as loan extension, loan workouts and post funding account charges. A \$100 fee will be charged to redocument a secured loan (i.e. auto, boat, RV, etc.) and \$75 for unsecured loans (i.e. personal loan, signature loan, etc.). This fee will be assessed at the time of change.
- Re-application fee: \$50 will be assessed to all applicants who have been denied a loan or Visa card in the past 6 months and re-apply.
- DMV processing fee: \$35 processing and handling fee for all private party transactions. Additional DMV fees may apply.
- Auto insurance add-on processing fee of \$15 will be charged to members who do not provide verification of adequate auto insurance coverage.
- Auto Equity Loan processing fee \$125.
- Auto and Recreational Loan rate modification fee \$100.
- If electronic repayment is cancelled or your Relationship Pricing status changes, your loan rate may change. If so, your minimum payment will remain unchanged, which may extend the term of your loan.

# LOAN RATES

*Effective  
December 16, 2009*



Rate and finance amount is based on member loan qualifications, and vehicle or property value as applicable. **Lowest rates shown reflect electronic repayment and Premier Investor or Premier Exclusive (with \$50,000+ on deposit or in loans) Relationship Pricing status.** Add 0.25% for non-electronic repayment. Add 0.15% for members in the Premier Exclusive Relationship Pricing package with deposits below \$50,000. Add 0.25% for all other members. Please note that no discounts apply to First Trust Deeds or Visa Cards.

## REAL ESTATE LOANS

### Home Equity Line of Credit (Adjustable Rate)

Loan amounts of \$5,000 to \$250,000 or more. Financing available on loans of 80% loan-to-value or less based on the appraised value minus any first mortgage lien for owner-occupied or non-owner-occupied property. Terms up to 20 years are available (includes a 10-year draw period).

Owner-Occupied	Non-Owner Occupied
4.00% - 8.25% APR*	6.00% - 7.00% APR*
10-Year Draw	10-Year Draw
Up to 80% LTV#	Up to 80% LTV

\*All rates quoted are annual percentage rates. #Loans above 80% LTV may be available at different rates

### Home Equity Loan (Fixed Rate)

Enjoy the security of a fixed rate and term, utilizing your home's equity. Loan amounts of \$5,000 - \$250,000 or more.

Owner-Occupied	Non-Owner Occupied
6.95% - 10.95% APR*	7.75% - 9.75% APR*
20-Year Term	12-Year Term
Up to 80% LTV	Up to 80% LTV

\*All rates quoted are annual percentage rates.

### Home Equity Split Second

Get the best of both Home Equity loans. Set up a portion at a fixed rate and obtain a portion as a flexible Line of Credit.

Prime Rate of 3.25% as of 12.16.08 plus a margin that ranges from 0%-5% Prime rate plus applicable margin and loan to value equals the rate. Floor rates range from 4%-8% Processing fees may be discounted with a minimum initial advance of \$10,000. If loan is paid and closed within 24 months, waived fees will be reinstated. Lifetime cap is 6% above the fully indexed rate. Rate changes occur semi-annually with an annual cap of 2%. Rate and terms are subject to change without notice. Property must be in California. Borrower of non-owner occupied property loans pays all fees. Standard processing fees can range from \$100-\$1,200 based on transaction type and amount. Subordination fee is \$50. Demand fee is \$50. Annual Fee of \$50 if balance is less than \$10,000 on June 30 of each year. Mutual Rate modification Fee is 1% of limit. Sample payment on a \$50,000 fixed rate Home Equity Loan for 20 years at 6.95% APR would be \$387 per month. Minimum payment on Home Equity Line of Credit is 1% of the balance on loans at 11% or less or 1.25% of balance on rates above 11%-15%. Jumbo Equity Loans above \$250,000 available at special rates. Call us for details. All loans require a \$100 fee, refundable at closing. A full appraisal may be required at the borrower's expense.

### First Trust Deeds

Buy or refinance your home with a fixed or variable rate loan program. Choose from a variety of rates, terms and fee structures. Call us for more information.

## VEHICLE LOANS

### New Vehicle Loans

Finance the purchase of a new vehicle, including tax, license and Mechanical Breakdown Insurance (extended warranty) and/or GAP.

Term	APR*	Daily Periodic Rate
Up to 48 months	5.49% - 18.00%	0.015041% - 0.049315%
60 months	5.99% - 18.00%	0.016410% - 0.049315%
72 months	5.99% - 18.00%	0.016410% - 0.049315%
84 months	6.49% - 18.00%	0.017780% - 0.049315%
96 months	6.99% - 18.00%	0.019150% - 0.049315%

\*All rates quoted are annual percentage rates.

Minimum loan amount is \$1,500. Minimum loan amount for extended term of 72 months is \$15,000. Minimum loan amount for extended terms of 84 - 96 months is \$25,000. A down payment may be required.

### Used & Classic Vehicle Loans

Finance the purchase of a used vehicle, including tax, transfer, Mechanical Breakdown Insurance (extended warranty) and/or GAP. Classic vehicles require an appraisal.

Term	APR*	Daily Periodic Rate
Up to 48 months	5.99% - 18.00%	0.016410% - 0.049315%
60 months	6.49% - 18.00%	0.017780% - 0.049315%
72 months	6.49% - 18.00%	0.017780% - 0.049315%

\*All rates quoted are annual percentage rates.

Existing SCE FCU vehicle loans are not eligible for special rate offers. A down payment may be required.

### Auto Equity Program

If you're a homeowner, the Auto Equity Program can make your auto loan payment tax deductible.

(Be sure to consult with your tax professional regarding the availability of tax deductions.)

## PERSONAL LOANS

### Personal Line of Credit

A line of credit that can be used as overdraft protection on an SCE FCU checking account or simply used as you need it. Limits range from \$250 to \$25,000. Some restrictions apply.

Term	APR*	Daily Periodic Rate
Revolving	12.40% - 18.00%	0.033288% - 0.049315%

\*All rates quoted are annual percentage rates.

Rate and account access is based on member qualifications. Rates are subject to change.

### Visa Cards

The Platinum Rewards Card includes travel and gift scorecard benefits. Neither card has an annual fee. Both cards offer limits of \$250 to \$25,000, and have many additional benefits. Refer to a Visa Credit Card disclosure for specific account details.

	APR*	Corresponding Monthly Periodic Rate
Platinum Rewards	10.90% - 18.00%	0.908333% - 1.50000%
Platinum	9.90% - 18.00%	0.825000% - 1.50000%

\*All rates are annual percentage rates, and are based on individual qualifications. Relationship Pricing and electronic repayment discounts do not apply to Visa Cards.

### Certificate Secured Loans

Borrow against your own funds at a low rate.

Term	APR*	Minimum Loan Amount
Payment options up to 10 years	Prime Savings or Certificate rate plus 3%. Interest must be paid annually, if not on a repayment plan option.	Finance up to 95% of secured amount.

