





## Consumer Loan Rates as of February 2, 2012

consumer loan rates

LOAN	TERM	RATES* AS LOW AS (Annual Percentage Rate)
<b>NEW AND USED AUTO / TRUCK / VAN</b> (up to 100% financing) <i>Rates &amp; terms include model years 2004 and newer</i>	0 to 48 Months	1.99 % <sup>^</sup>
	49 to 60 Months	2.74 % <sup>^</sup>
	61 to 72 Months	2.99 % <sup>^</sup>
	73 to 84 Months	3.99 % <sup>^</sup>
<b>NEW MOTORCYCLE</b> (up to 100% financing) <i>Rates &amp; terms include model years 2010 and newer</i>	0 to 48 Months	1.99 % <sup>^</sup>
	49 to 60 Months	2.74 % <sup>^</sup>
	61 to 72 Months	2.99 % <sup>^</sup>
	73 to 84 Months	3.99 % <sup>^</sup>
<b>USED MOTORCYCLE</b> (up to 100% financing) <i>Rates &amp; terms include model years 2004-2009</i>	0 to 48 Months	3.49 % <sup>^</sup>
	49 to 60 Months	4.24 % <sup>^</sup>
	61 to 72 Months	4.49 % <sup>^</sup>
<b>NEW RECREATIONAL VEHICLE</b> (up to 100% financing) <i>Motor homes, van conversions, travel trailers &amp; campers</i>	up to 60 Months	5.99 % <sup>^</sup>
	61 to 84 Months	6.74 % <sup>^</sup>
	85 to 96 Months	7.49 % <sup>^</sup>
	97 to 120 Months	8.24 % <sup>^</sup>
<b>USED RECREATIONAL VEHICLE</b> (up to 100% financing) <i>Motor homes, van conversions, travel trailers &amp; campers</i>	up to 60 Months	6.49 % <sup>^</sup>
	61 to 84 Months	7.24 % <sup>^</sup>
	85 to 96 Months	7.99 % <sup>^</sup>
	97 to 120 Months	8.74 % <sup>^</sup>
<b>PERSONAL LOANS</b>	\$500 or more	12 Months 9.49 % <sup>^</sup>
	\$1,000 or more	24 Months 9.99 % <sup>^</sup>
	\$3,000 or more	36 Months 10.49 % <sup>^</sup>
	\$10,000 or more	48 Months 10.99 % <sup>^</sup>
	\$25,000	60 Months 11.49 % <sup>^</sup>
<sup>^</sup> All rates above reflect a 1% SmartRate discount for automatic payment from a CBC FCU checking account. SmartRate available for in-branch funded loans only.		
<b>LINES OF CREDIT</b>	Open End	14.00%
<b>SHARE SECURED</b> (up to 100% financing of share account balance)	Less than 2 years	2.00% above dividend rate
	24 to 47 Months	3.00% above dividend rate
	48 to 60 Months	4.00% above dividend rate
<b>CERTIFICATE SECURED</b>	3 Months to 5 Years	2.00% above dividend rate
Please contact our Real Estate Department at (805) 988-2151 for information on our complete line of mortgage loans and home equity lines of credit.		
* Rates vary with amount financed, term and your credit history, and are subject to change without notice. Rates apply to new money loans only. Please contact a Member Service Representative at (805) 988-2151 for rates on refinancing existing CBC FCU loans.		
Rates last changed November 30, 2011		 
Late payment fee = 5% of payment due or \$1.00, whichever is greater, with a \$50.00 maximum.		