

CONSUMER LOAN RATES as of June 4, 2008



LOAN	TERM	RATES* AS LOW AS (Annual Percentage Rate)
NEW AUTO / TRUCK / VAN / MOTORCYCLE (up to 100% financing) <i>New vehicle rates & terms include model years 2007 and 2008</i>	up to 60 Months	4.99 % [^]
	61 to 84 Months	5.49 % [^]
USED AUTO / TRUCK / VAN / MOTORCYCLE (up to 100% financing)	up to 60 Months	5.49 % [^]
	61 to 84 Months	5.99 % [^]
NEW RECREATIONAL VEHICLE (up to 100% financing) <i>Motor homes, van conversions, travel trailers & campers</i>	up to 60 Months	5.99 % [^]
	61 to 84 Months	6.49 % [^]
	85 to 96 Months	6.99 % [^]
	97 to 120 Months	7.49 % [^]
USED RECREATIONAL VEHICLE (up to 100% financing) <i>Motor homes, van conversions, travel trailers & campers</i>	up to 60 Months	6.49 % [^]
	61 to 84 Months	6.99 % [^]
	85 to 96 Months	7.49 % [^]
	97 to 120 Months	7.99 % [^]
PERSONAL LOANS	12 Months	8.49 % [^]
	24 Months	8.99 % [^]
	36 Months	9.49 % [^]
	48 Months	10.49 % [^]
	60 Months	11.49 % [^]

[^] 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.

LINES OF CREDIT	Open End	14.00%
SHARE SECURED (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
CERTIFICATE SECURED	3 Months to 5 Years	2.00% above dividend rate

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To apply, please call (800) 551-0839 and mention priority code FAAVHS

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 our Loan Department for rates on refinancing existing CBC FCU loans. Late payment fee = 5% of payment due or \$1.00, whichever is greater. with a \$50.00 maximum.

Rates last updated June 4, 2008

