

Kirtland Federal Credit Union

P. O. Box 80570; Albuquerque, New Mexico 87198-0570

PHONE: (505) 254-4369 or 1-800-880-5328

FAX: (505) 254-4382

Consumer Loan & Credit Card Rates – November 2009

Most consumer loans are tier-priced by credit score. KFCU Member Rewards discounts apply to tier-priced loans.

The interest rate you receive will be based on your credit history and other factors. Speak with a Financial Sales Representative to determine the interest rate you will receive.

CONSUMER LOAN TYPE	MAXIMUM TERM	*As low As APR	**Base Rate APR
<u>Automobile & Trucks:</u>			
Model year 2008 & newer	48 mos.	3.99%	4.24%
Model year 2008 & newer	65 mos.	3.99%	4.24%
Model year 2008 & newer	75 mos.	4.89%	5.14%
Model year 2005 – 2007	60 mos.	4.99%	5.24%
Model year 2002 – 2004	48 mos.	6.09%	6.34%
Model year 1999 – 2001	36 mos.	8.25%	8.50%
Model year 1990 – 1998	36 mos.	8.75%	9.00%
Classic Vehicles (restored, 1988 & older)	60 mos.	9.15%	9.40%
<u>Motorcycles:</u>			
Model year 2008 & newer	60 mos.	6.99%	7.24%
Model year 2007 & older	48 mos.	7.49%	7.74%
<u>Recreational Vehicles & Boats:</u>			
Model year 2008 & newer	180 mos.	7.29%	7.54%
Model year 2007 & older	120 mos.	7.65%	7.90%
<u>Home Equity Loan:</u>			
Fixed-Rate Plan (up to 80% loan-to-value)	120 mos.	5.99%	6.24%
Fixed-Rate Plan (80.01% to 90% loan-to-value)	120 mos.	6.99%	7.24%
<u>Home Equity Loan:</u>			
Fixed-Rate Plan (up to 80% loan-to-value)	180 mos.	6.24%	6.49%
Fixed-Rate Plan (80.01% to 90% loan-to-value)	180 mos.	7.24%	7.49%
<u>Home Equity Line of Credit:</u>			
Open-End Plan (up to 80% loan-to-value)	180 mos.	5.25%	5.50%
Open-End Plan (80.01% to 90% loan-to-value)	180 mos.	5.75%	6.00%
<u>Other Tier-Priced Consumer Loans:</u>			
Signature Loan	60 mos.	10.99%	11.24%
Aircraft/Hot Air Balloon	144 mos.	7.70%	7.95%
Stocks/Bonds/Insurance	60 mos.	7.70%	7.95%
Miscellaneous Secured	60 mos.	8.85%	9.10%
<u>Other Consumer Loans (non-Tier-Priced):</u>			
Personal Line of Credit/Overdraft	n/a	11.50%	
Start Up Loan (up to \$1,000)	18 mos.	13.25%	
Deployment Loan (up to \$500)	12 mos.	6.00%	
Share-Secured Loan	60 mos.	3.00%	
Share Certificate Loan (SC)	60 mos.	SC rate + 2%	
Rapid Remodel Equity Loan	144 mos.	7.99%	

All loans subject to additional underwriting requirements.

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“Freedom of Choice” Platinum Visa Rates – November 2009

Credit Cards are tier-priced by credit score

The interest rate you receive will be based on your credit history and other factors. Speak with a Financial Sales Representative to determine the interest rate you will receive.

<u>CARD TYPE</u>	<u>**Base Rate APR</u>	<u>Credit Tier APR Range</u>
<u>Credit Cards:</u>		
“Freedom of Choice” Platinum Visa- Cash Rebate	5.75%	5.50% - 11.75%
“Freedom of Choice” Platinum Visa- CU Rewards	5.75%	5.50% - 11.75%
“Freedom of Choice” Platinum Visa- Low Rate	5.25%	5.00% - 11.25%

The “Freedom of Choice” Visa Platinum card has a variable interest rate which is indexed to the Prime Rate and tiered based on credit-worthiness criteria. The annual percentage rate can change quarterly, based on changes to the index, and annually, based on changes to the credit-worthiness criteria. Please see the “Freedom of Choice” Platinum Visa Credit Card Agreement for further information.

Cash Rebate Option: An annual rebate on purchases is posted to your account at year-end; earn 0.50% on the 1st \$2,500, 0.75% on the next \$2,500, 1.00% on the next \$10,000, and 1.25% on the amount over \$15,000.

CU Rewards Option: Earn points (1 point per dollar of purchase) that can be redeemed for airline tickets, car rentals, hotel stays, events, gift certificates, and many other prizes. Please visit the website (www.CURewards.com), or review the CU Rewards Program Rules brochure for further details.

Index Rate: October 1 through December 31, 2009 (Wall Street Journal Prime Rate as of Aug 18, 2009) = 5.00% (floor)

* The **As low as APR** includes the KFCU Member Rewards discount of 0.25% for 2-Star members for most consumer loan products. Other special discounts may not be combined. The KFCU Member Rewards discount does not apply to Credit Cards, Home Equity Lines of Credit, and non-Tier Priced loans.

** The **Base Rate APR** is the interest rate that an “A” credit tier member would receive. A margin will be added or subtracted to this base rate for members whose credit score places them in a credit tier other than “A.” Speak with a Financial Sales Representative to determine the interest rate you will receive based on credit and other factors.

Mortgage Loans:

KFCU provides a full range of Fixed- and Variable-Rate Mortgage Loan programs to KFCU members. See separate Rate Sheet for current interest rates (updated daily at www.kirtlandfcu.org).



All loans subject to additional underwriting requirements.