



KIRTLAND
FEDERAL CREDIT UNION

P. O. Box 80570, Albuquerque, NM 87198-0570

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

FAX: (505) 254-4382

Consumer Loan & Credit Card Rates : 6/1/17

Most Consumer Loans 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.

Consumer Loan Type	Maximum Term	*As Low As APR
<u>Automobile & Trucks:</u>		
2017-2013	Up to 48 mos.	1.99%
2017-2013	65 mos.	2.49%
2017-2013	75 mos.	2.74%
2017-2013	84 mos.	2.99%
2012-2010	72 mos.	2.99%
2009-2007	60 mos.	3.49%
2006-2004	Up to 48 mos.	5.49%
2003-1998	36 mos.	7.24%
Classic 1997 or older	60 mos.	8.74%
<u>Motorcycles:</u>		
2017-2015	60 mos.	5.99%
2014 or older	Up to 48 mos.	6.49%
<u>Recreational Vehicles & Boats:</u>		
2017-2015	180 mos.	6.49%
2014 or older	120 mos.	6.99%
<u>Home Equity Loan:</u>		
Up to 80% LTV	60 mos.	4.49%
80.01% to 90% LTV	60 mos.	5.49%
Up to 80% LTV	120 mos.	4.99%
80.01% to 90% LTV	120 mos.	5.99%
Up to 80% LTV	180 mos.	5.49%
80.01% to 90% LTV	180 mos.	6.49%
Rapid Remodel	144 mos.	6.99%
<u>Home Equity Line of Credit:</u>		
Up to 80% LTV	180 mos.	5.00%
80.01% to 90% LTV	180 mos.	5.50%
<u>Other Tier-Priced Consumer Loans:</u>		
Signature Loan	60 mos.	8.74%
Aircraft/Hot Air Balloon	144 mos.	6.74%
Miscellaneous Secured	60 mos.	7.74%
<u>Other Consumer Loans (Non-Tier-Priced):</u>		
Line of Credit/Overdraft	n/a	11.50%
Start Up (up to \$1,000)	18 mos.	13.25%
Deployment (up to \$1,000)	12 mos.	6.00%
Share Secured	60 mos.	3.00%
Share Certificate	60 mos.	CD Rate + 2%

All loans subject to additional underwriting requirements.



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Kirtland FCU Visa Platinum Rates: 6/1/17

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 Relationship Consultant to determine the interest rate you will receive.

<u>CARD TYPE</u>	<u>**As Low As APR</u>	<u>Credit Tier APR Range</u>
<u>Credit Cards: KFCU Visa Platinum</u>		
Cash Rebate	7.00%	7.00% - 13.75%
CU Rewards	7.00%	7.00% - 13.75%
Low Rate Option	6.50%	6.50% - 13.25%

The Kirtland FCU Visa Platinum Card has a variable interest rate which is indexed to the Prime Rate and tiered based on credit-worthiness criteria. A margin (based on credit-worthiness criteria) is added to the index to determine the interest rate. 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 Kirtland FCU Visa Platinum Credit Card Agreement for further information.

Cash Rebate Option : Earn 1.5% cash back on all purchases. A monthly rebate will post to your account at the end of each billing cycle.

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 Value: April 1, 2017 through June 30, 2017 (Wall Street Journal Prime Rate as of March 16, 2017) = 4.00%. A margin is added to this index value to determine your interest rate.

* The “As Low as APR” is the interest rate that an “A+” credit-tier member would receive. A margin will be added to this rate for members whose credit score places them in a credit tier other than “A+.” Other special discounts may not be combined. Speak with a Financial Relationship Consultant to determine the interest rate you will receive based on credit and other factors.

**For Credit Cards the “As Low as APR” is the interest rate that an “A+” credit-tier member would receive. A margin will be added to this rate for members whose credit score places them in a credit tier other than “A+.” Other special discounts may not be combined. Speak with a Financial Relationship Consultant 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.

