

## AUTO LOAN

FICO RANGE	54 MONTHS	66 MONTHS	75 MONTHS*	84 MONTHS**	LTV+
730+	2.74%	3.24%	3.74%	3.99%	120%
700-729	3.24%	3.99%	4.49%	4.74%	115%
675-699	3.74%	4.49%	4.99%	5.24%	110%
650-674	4.74%	5.49%	5.99%	6.24%	110%
625-649	6.74%	6.99%	7.49%	7.74%	105%
600-624	8.74%	8.99%	9.49%	N/A	105%
575-599	10.74%	11.49%	12.49%	N/A	100%
499-574	17.99%	18.99%	N/A	N/A	90%

**Used Auto Loan Rates:** add .50% to the stated rate above for vehicles 5+ years old and 1% for vehicles 10+ years old or 100,000 miles or more.  
**Motorcycle Loans:** add 1% to stated rates above. \*Minimum loan amount of \$15,000 required. \*\*Minimum loan amount of \$25,000 required.  
+LTV = Loan to Value. Up to 120% financing of Manufacturer's Suggested Retail Price (MSRP) or Retail Kelly Blue Book (RKB) including applicable sales taxes, warranty, and GAP insurance. **Auto Loan Payment Example:** 54 monthly payments of \$19.71 for every \$1,000 borrowed at 2.74%.

## BICYCLE LOAN

FICO	12-36 MONTHS	48 MONTHS	LTV	MAX LOAN
730+	5.75%	6.75%	115%	\$7,500
700-729	5.99%	7.99%	115%	\$7,500
675-699	6.99%	8.99%	110%	\$7,500
650-674	7.99%	9.99%	110%	\$7,500
624-649	9.99%	11.99%	100%	\$5,000
600-624	11.99%	N/A	100%	\$4,000
575-599	13.99%	N/A	100%	\$3,000

Minimum loan amount is \$500. Most accessories can be included in the financing.

## LIFT LOANS

LOAN AMOUNT	RATE	FEE	TERM
UP TO \$500	0%	\$35	3 MONTHS
\$1,000	0%	\$60	6 MONTHS
\$2,500	18.99%	\$0	12 MONTHS

A \$10 fee refund will be credited to your SCCCUCU checking or savings account when the loan has been repaid if you use direct deposit or complete our online budgeting course. No prepayment penalty. One loan per member at any time. Representative LIFT Loan payment example: 12 monthly payments of \$92.15 for every \$1,000 borrowed at 18.99%. No other discounts apply.

**Get a .25% discount the listed rate when you automatically repay your loan with any deposit account. [Ask for details!](#)**

**APPLY ONLINE AT [WWW.SCCCU.ORG](http://WWW.SCCCU.ORG), ON THE SCCCUCU MOBILE APP, OR STOP BY A BRANCH. QUESTIONS? CALL 831-425-7708.**

**SANTA CRUZ** 324 Front Street, Santa Cruz, CA 95060 | 831.425.7708  
**SOQUEL** 2750 41st Avenue, Suite F, Soquel, CA 95073 | 831.425.7708  
**WATSONVILLE** 590 Auto Center Dr., Suite 2A, Watsonville, CA 95076

All rates stated are Annual Percentage Rates. All loans are subject to credit approval and collateral (where necessary). All rates are subject to change without notice.

## SOLAR LOAN

FICO	60 MONTHS	180 MONTHS
740+	6.00%	6.50%
700-739	7.00%	7.00%
655-699	8.00%	8.00%

First 12 months interest-only for 180-month term. Remaining payments are amortized over rest of term. Property Lien required and home must not be under a Trust. \$250 loan fee required. Maximum credit amount is \$50,000.

## ENERGY SAVINGS LOAN

FICO	60 MONTHS
740+	5.75%
700-739	6.00%
655-699	6.99%

Maximum loan amount of \$10,000 and maximum term of 60 months. Use only for energy-efficient needs, such as appliances and windows.

## RV/BOAT LOAN

FICO	UP TO 120 MONTHS	LTV
740+	7.99%	100%
700-739	8.24%	100%
655-699	10.24%	100%

Up to 100% financing available on new model years. Minimum loan amount of \$40,000 for 120 months and maximum loan amount of \$80,000, excluding tax & license. Must use NADA retail value.

## PERSONAL LOAN

FICO	36 MONTHS	48 MONTHS
740+	9.99%	9.99%
700-739	10.99%	10.99%
655-699	12.99%	12.99%
625-654	14.99%	
570-624	16.99%	

Maximum loan amount is \$25,000.

## SECURED LOANS

TYPE	RATE
Savings-Secured	Savings Rate + 3.00%*
Share Certificate-Secured	Share Certificate Rate + 3.00%*

No term for savings-secured loan. Share certificate-secured loan must be repaid before the share certificate matures. \*Maximum term of 60 months.