

## AUTO LOAN

FICO RANGE	54 MONTHS	66 MONTHS	75 MONTHS*	84 MONTHS**	LTV+
730+	4.74%	5.24%	5.74%	5.99%	120%
700-729	5.24%	5.99%	6.49%	6.74%	115%
675-699	5.74%	6.49%	6.99%	7.24%	110%
650-674	6.74%	7.49%	7.99%	8.24%	110%
625-649	8.74%	8.99%	9.49%	9.74%	105%
600-624	9.24%	9.49%	9.99%	N/A	105%
575-599	11.49%	12.24%	13.24%	N/A	100%

**Used Auto Loan Rates:** add 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 (RKBB) including applicable sales taxes, warranty, and GAP insurance. Special rates available for first-time buyers and members without credit. **Auto Loan Payment Example:** 54 monthly payments of \$19.93 for every \$1,000 borrowed at 3.24%.

## 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
625-649	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.

## 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.

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

## SOLAR LOAN

FICO	60 MONTHS	180 MONTHS
730+	6.00%	6.50%
700-729	7.00%	7.00%
675-699	8.00%	8.00%
650-674	9.00%	9.00%

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
730+	5.75%
700-729	6.00%
675-699	6.99%
650-674	7.99%

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
730+	7.99%	100%
700-729	8.24%	100%
675-699	10.24%	100%
650-674	11.24%	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
730+	9.99%	9.99%
700-729	10.99%	10.99%
675-699	12.99%	12.99%
650-674	14.99%	
625-649	16.99%	

Maximum loan amount is \$25,000.

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