

Loan Type		APR	Estimated Monthly Payment Examples
<b>New Auto Loan</b>	2021 & newer	2.99% - 16.24%	\$269.50 a month based on 5 year term, \$15,000 loan at 2.99% APR*
<b>Used Auto Loan</b>	2020-1997	3.49% - 17.74%	\$273.00 a month based on 5 year term, \$15,000 loan at 3.49% APR*
<b>Motorcycle</b>		4.74% - 17.99%	\$187.50 a month based on 5 year term, \$10,000 loan at 4.74% APR*
<b>Boat &amp; RV</b>		3.24% - 16.99%	\$414.34 a month based on 10 year term, \$40,000 loan at 4.49% APR*
<b>Electric Vehicle Loan</b>			\$267.00 a month based on 5 year term, \$15,000 loan at 2.49% APR.
<b>New &amp; Used</b>	2013 & Newer	2.49% - 16.74%	

\*Estimated payment APR includes .25% discount for auto pay.

Credit Card		
<b>Visa</b>	8.5% - 16.5%	Variable Rate APR

\*For important information, see ECU Credit and Security Agreement Addendum on page 2.

Personal Loans		
<b>Personal Loan</b>	8.74% -17.99%	\$247.62 a month based on 4 year term, \$10,000 loan at 8.74% APR
*Personal loan rate includes .25% discount for auto pay		
<b>Suspended Drivers License Loan</b>	14%	\$102.52 a month based on a 3 year term, \$3,000 loan at 14% APR.
<b>Holiday Loan</b>	12%	\$130.53 a month based on 10 month repayment, \$1000 loan at 12% APR, including \$25 split into Holiday Savings Club Account
<b>Citizenship Loan</b>	11.99%	\$84.59 a month based on 9 month repayment, \$725 loan at 11.99% APR
<b>DACA Loan</b>	0%	\$49.50 a month based on 10 month repayment, \$495 loan at 0% APR
<b>Member Advance Loan</b>	10% Flat fee	\$183.34 a month based on 3 month repayment, fee \$500 loan with 10% flat fee

**IMPORTANT LOAN TERMS AND CONDITIONS**

ECU membership required. Rates are based on an evaluation of credit history and other factors specific to your loan (such as loan term, age of collateral, occupancy of collateral property, combined loan-to-value, lien status, loan amount, as applicable) and may be higher than the lowest rates advertised. Your final APR may differ from your loan interest rate due to additional fees that may apply.

**Auto Loan**

Lowest rates advertised are based on an established member’s loan with a term of 60 months. Rates are higher for longer terms. Sample payments are for 60 months and include a .25% discount for payments set up automatically from another financial institution.

**Boat**

Available terms and loan amounts based on creditworthiness and ability to pay. Maximum terms up to 180 months and down payments vary depending on credit, loan amount and term.

**Motorcycle**

Loan amount based on creditworthiness and ability to pay. 72 months max 100% LTV. New and Used LTV based on NADA clean retail or MSRP.

**Citizenship Loan**

Standard 11.99% APR on all loans. Check issued to Department of Homeland Security. Repayment term based on amount borrowed up to 24 months.

**Suspended Licnese Loan Program**

Funds used to pay unpaid fines or fees restricting driving privileges. 14% APR, Rate not based on credit. Max term 36 months. Check issued to respective agency.

**Personal Loan**

Available terms and loan amounts based on creditworthiness. Loan amounts up to \$10,000, terms up to 60 months

**RV**

Available terms and loan amounts based on creditworthiness. Maximum terms up to 180 months depending on loan amount. LTV based on NADA Clean Retail or MSRP. Certified RV Travel Trailers require at least 10% down. Max age 15 years. Max 90% LTV

**Member Advance Loan**

\$1,000 maximum loan amount. Amount based on monthly direct deposit. 3 month repayment and 10% flat fee. Must have 3 months direct deposit and can only received 4 in a 12 month period. APR Varies based on first payment date.

**DACA**

0% APR with \$40 application fee and 10 month repayment. Check issued to Department of Homeland Security.

**Electric Vehicle Loans**

Must be plug in electric vehicle. Rate applies for Max loan amount \$50,000. Not eligible to combine additional rate discounts.

**Statement of the Military Annual Percentage Rate**

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application feeds for specified credit transactions or accounts); and any participation fee charged ( other than certain participation fees for a credit card account). Please call 206-622-1850 for more information.

# ECU Credit and Security Agreement Addendum



Credit Cards	
Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>Visa Classic</b> 8.50% to 16.50% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
	<b>Trust</b> 12.00% to 15.00% when you open your account, based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>Visa Classic</b> 8.50% to 16.50% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
	<b>Trust</b> 12.00% to 15.00% when you open your account, based on your creditworthiness.
<b>APR For Cash Advances</b>	<b>Visa Classic</b> 8.50% to 16.50% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
	<b>Trust</b> Not permitted to do cash advances
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 28 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
Set-up and Maintenance Fees	
Annual Fee	None
Account Set-Up Fee	None
Program Fee	None
Participation Fee	None
Additional Card Fee	None
Application Fee	None
Transaction Fees	
Balance Transfer Fee	None
Cash Advance Fee- Visa Classic	\$5.00 or 2.00% of the amount of each cash advance, whichever is greater.
Foreign Transaction Fee	1.80% of each transaction in U.S. dollars
Transaction Fee for Purchases	None
Penalty Fees	
Late Payment Fee	Up to \$20.00
Over the credit Limit Fee	None
Returned Payment Fee	Up to \$20.00
<b>How will we calculate your Balance:</b>	We use a method called "average daily balance (excluding new purchases and including new cash advances and balances transfers)." See your Agreement for more details.
<b>How We Will Calculate Your Rate:</b>	The margin varies based on creditworthiness, ranges from 5.25%-13.25% and add Primer Rate to determine APR. Your APR and margin will be stated in a Credit Disclosure provided to you if you open a credit card account under your Credit and Security Agreement.