

## CREDIT CARDS

<b>Visa Card</b>	<b><u>Annual Percentage Rate</u></b>	<b><u>Annual Fee</u></b>
	6.00% - 14.25%	\$0.00 - \$25.00*

The APR is variable and the rate will not exceed 18%. *All Visa accounts have a 25-day grace period on purchases.* \*Optional TRAVEL REWARDS package available on Platinum cards with a \$25 annual fee. Annual fee to be assessed on the first billing cycle and annually thereafter. A Foreign Transaction Fee of 1% of the transaction amount will be charged to you for any transaction made in a foreign country.

## AUTO LOANS

<b>New Autos</b>	<b><u>Annual Percentage Rate</u></b>
0 to 84 Months	3.99% - 14.99%

Finance up to 100% of MSRP or purchase price whichever is less on 2009 model year or newer that has not been previously licensed or titled. For used 2009 and newer vehicles not listed in the Kelley Blue Book, financing available up to 80% of MSRP. For terms of 73-84 months a minimum loan amount of \$20k is required.

<b>Used Autos</b>	<b><u>Annual Percentage Rate</u></b>
0 to 72 Months	4.49% - 15.49%

Finance up to 100% of retail blue book value or purchase price whichever is less on autos 2008 model year or older. Maximum mileage is 100k.

## RECREATIONAL VEHICLES

<b>Boats, Motor Homes, Travel Trailers &amp; Motorcycles</b>	<b><u>Annual Percentage Rate</u></b>
0 to 84 Months	7.74% - 18.74%
85 to 144 Months Minimum loan amount \$15K	7.49% - 18.49%
145 to 240 Months Minimum loan amount \$35K	7.24% - 18.24%

Maximum loan amount based on purchase price or retail value, whichever is less. Finance up to 100% for terms up to 84 months, 90% for 85 to 240 months.

## HOME EQUITY LOANS

<b>e3 Master Line of Credit</b>	<b><u>Annual Percentage Rate</u></b>
<b><u>Variable Rate</u></b>	4.00% - 10.75%

The APR may vary. The rate will not exceed 18%.

<b>Equity Loan</b>	<b><u>Annual Percentage Rate</u></b>
0 to 60 Months	4.99% - 15.99%
61 to 120 Months	6.24% - 17.24%
121 to 180 Months	6.49% - 17.49%

Finance up to 85% of home's real market value\*, or 80% of appraised value, less any first mortgage balance, for properties located in Oregon and Washington. Member pays third party closing costs which range from \$175 - \$1500 and generally include flood certification, appraisal, recording, title search and title insurance and escrow fees if required, see page 2 for details. Loan amounts over \$200,000 require an appraisal. Property insurance is required on all loans and Flood Insurance, when deemed necessary. Reconveyance fee applies, \$75 subordination fee. e3 Master Line of Credit: \$25 conversion fee applies, waived for the first conversion when account is established. \$125 conversion fee applies to convert a fixed balance back to the line of credit; e3 Master Line of Credit has a \$50 annual fee. \*Real market value determined by Credit Union, using an Automated Valuation Model and County Tax Assessment. Annual Percentage Rates for discontinued 90% LTV are 1% higher than the current published rates.

## OTHER LOANS

<b>Personal Loan</b>	<b><u>Annual Percentage Rate</u></b>
Fixed rate with terms available from 0 to 48 months.	8.54% - 19.54%

Rates and terms are based on borrower(s) credit qualifications. Repayment terms are based on \$1,000.00 per year payback. Rates quoted for loans assume automatic payment transfer. Add .50% for all other payment methods.



All rates and dividends are determined by the Board of Directors and are subject to change at any time. All services offered by FTCU shall be subject to applicable State and Federal law, Credit Union bylaws, and all regulations, rules and practices now or hereafter adopted by FTCU.

Home Equity Fees

Origination	Cost	Description
Automated Valuation Model (AVM)	\$14	Due at time of application
Flood Search	\$15	Due at time of application
Lien and Encumbrance	\$85	Due at time of application
Appraisal, if applicable	\$350 - \$700 (estimate)	Due at time of application
Title Policy, if applicable	\$200 - \$1000 (estimate)	Due upfront or at closing
Recording Fees	\$35 - \$125 (depends on county/state)	Due at closing

Account Maintenance	Cost	Description
Annual Fee – e3 Master Line of Credit	\$50	Due annually on anniversary date
e3 Master Line of Credit Conversion to sub fixed loan	\$25	Waived for first conversion when account is established
e3 Master Line of Credit	\$125	Conversion of fixed balance to line of credit
Deed of Reconveyance	\$100	Title transfer when lien on property is paid in full
Subordination	\$75	Change in lien position



All rates and dividends are determined by the Board of Directors and are subject to change at any time. All services offered by FTCU shall be subject to applicable State and Federal law, Credit Union bylaws, and all regulations, rules and practices now or hereafter adopted by FTCU.