

## CREDIT CARDS

### Visa Card

#### Annual Percentage Rate

7.00% - 17.00%

#### Annual Fee

\$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

### New Autos

0 to 84 Months

#### Annual Percentage Rate

4.74% - 15.74%

Finance up to 100% of MSRP on new autos that have not been licensed or titled. 100% financing available of retail blue book value on used autos 2005 model year or newer. For terms of 73-84 months a minimum loan amount of \$20k is required.

### Used Autos

0 to 72 Months

5.24% - 16.24%

Finance up to 100% of retail blue book value on autos 2004 model year or older. Maximum mileage is 100k.

## RECREATIONAL VEHICLES

### Boats, Motor Homes, Travel Trailers & Motorcycles

0 to 84 Months

#### Annual Percentage Rate

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

### e3 Master Line of Credit

#### Variable Rate

Limits 85% LTV

Limits 100% LTV

#### Annual Percentage Rate

4.25% - 12.75%

5.25% - 13.75%

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

### Equity Loan

#### Fixed Rates 85% LTV

0 to 60 Months

61 to 120 Months

121 to 180 Months

#### Annual Percentage Rate

4.99% - 15.99%

6.24% - 17.24%

6.49% - 17.49%

### Equity Loan

#### Fixed Rates 100% LTV

0 to 60 Months

61 to 120 Months

121 to 180 Months

#### Annual Percentage Rate

5.99% - 16.99%

7.24% - 18.00%

7.49% - 18.00%

Finance up to 100% of tax assessed value, or 95% of home's appraised value on loans up to \$250,000, less any first mortgage, for properties located in Oregon and Washington. Closing costs of \$350 to \$1500 apply if an appraisal or title insurance is necessary. 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 \$25 annual fee.

## OTHER LOANS

### Personal Loan

Fixed rate with terms available from 0 to 48 months.

#### Annual Percentage Rate

8.54% - 19.54%

### Zopa\*

Fixed rate with 60 months.

8.49% - 16.99%

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 from a First Tech checking account. Add .50% for all other payments. \*On a 60 month loan, the payment per \$1000 based on 8.75% APR is \$20.64. On a 60 month loan, the payment per \$1000 based on 16.99% APR is \$24.86.



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.