

AUTO LOAN Effective 07/17/2024

Model Years	Term	APR ¹
2014 or newer	36 months	From 5.74% - 17.6% APR ²
2014 or newer	48 months	From 5.99% - 15.9% APR
2014 or newer	66 months	From 6.09% - 18.1% APR
2019 or newer	72 months	From 6.39% - 21.3% APR
2022 or newer	84 months	From 7.49% - 23.5% APR

Terms and Conditions

¹APR = Annual Percentage Rate

²As of July 17, 2024, a sample payment based at 5.74% APR for 36 months per \$1,000 borrowed with 90 days to first payment: 35 monthly payments of \$30.59 and 1 final payment of \$30.49. All loans are subject to approval. Rates, terms and conditions are subject to change.

Auto loan rates vary depending on your overall qualifications, credit, collateral and requested terms.

Ask a Representative about our Relationship Discount.

CLASSROOM CASH or GEAR UP LOAN Effective 07/17/2024

Loan Type	Approximate Term	APR ¹	Loan Amount
Signature Loan	Max. 12 months	0% APR ²	\$500 Maximum

Terms and Conditions

¹APR = Annual Percentage Rate

²As of July 17, 2024, a sample payment based at 0.00% APR for 12 months per \$500 borrowed with 45 days to first payment: 11 monthly payments of \$41.67 and a final payment of \$41.63.

All loans subject to approval. Rates, terms, and conditions are subject to change.

HOME EQUITY LINE OF CREDIT (HELOC) Effective 07/17/2024

Loan Type	Approximate Term	APR ¹
Home Equity Line of Credit 80% or less combined-loan-to-value	10 year draw Up to 20 year repayment	6.99% Intro rate fixed for 12 months After that, the rate will be WSJ Prime + a margin Currently 8.5% + 1% = 9.5%
100% Home Equity Line of Credit 80.01%-100% combined-loan-to-value	10 year draw up to 20 year repayment	8.49% intro rate fixed for 12 months After that, the rate will be WSJ Prime + 2.5% margin Currently 8.5% + 2.5% = 11%

Terms & Conditions

¹APR = Annual Percentage Rate

California Credit Union's primary area of service is Southern California which includes the following counties: Los Angeles, San Diego, Orange, Ventura, Riverside, San Bernardino, Kern, Imperial, Santa Barbara and San Luis Obispo. Your home must be owner occupied and located in our service area- Southern California. Introductory rate based on combined loan-to-value. After the initial fixed 12-month introductory period, your HELOC rate may adjust quarterly up to 1.0% based on WSJ Prime Rate + a margin. After the 10-year draw period, your HELOC rate may adjust annually up to 2.0% based on WSJ Prime Rate + a margin. As of July 17, 2024 the home equity line of credit rates range from 9.5% - 11% APR. The maximum Annual Percentage Rate that can apply is 12.0% and the minimum Annual Percentage Rate is 4.0%. Rates are variable, and subject to increase after account opening. If payment is made more than 15 days after due date, a late charge will be assessed equal to 20% of the interest due (\$5 minimum). An early closure fee of \$500-\$1,500 applies when the account is closed within 3 years of origination. Property insurance is required. All loans are subject to credit approval, income verification, and satisfactory appraisal and collateral. Maximum credit limit subject to combined loan-to-value guidelines. Rates, terms, and fees are subject to change without notice. Minimum credit line of \$25,000 required. A \$5 new membership fee may be required.

LINE OF CREDIT Effective 07/17/2024

Loan Type	APR ¹
Prime Plus Line of Credit	Rates as low as 14.5% APR ¹ (Variable Rate) ²

Terms and Conditions

¹APR = Annual Percentage Rate.

² WSJ Prime Rate + a margin.

All loans subject to approval. Rates, terms, and conditions are subject to change. A \$10.00 late fee applies if the payment is not received within 10 days of the due date. A \$5.00 membership fee may apply.

SHARE AND CERTIFICATE SECURED LOAN Effective 07/17/2024

Loan Type	Approximate Term	APR ¹
Share-Secured	Up to 60 months	Share Savings rate + 4% ²
Certificate-Secured	Varies	Share Certificate rate + 3% ³

Terms and Conditions

¹APR = Annual Percentage Rate

²As of July 17, 2024, a sample payment based at 4.05% APR for 36 months per \$1,000 borrowed with 45 days to first payment: 35 monthly payments of \$29.60 and a final payment of \$29.28. Regular Share accounts may be used as collateral.

³As of July 17, 2024 a sample payment based at 6.96% APR for 36 months per \$1,000 borrowed with 45 days to first payment: 35 monthly payments of \$30.94 and a final payment of \$30.89. Regular Certificate accounts may be used as collateral.

All loans subject to approval. Rates, terms, and conditions are subject to change.

SIGNATURE PLUS LOAN Effective 07/17/2024

Loan Type	APR ¹
Signature Plus	Rates from 8.99%-19.50% APR ²

Terms and Conditions

¹APR is Annual Percentage Rate.

²As of July 17, 2024, a sample payment at 8.99% APR for 24 months per \$1,000 borrowed with 45 days to first payment: 23 monthly payments of \$45.85 and a final payment of \$45.71.

Your overall creditworthiness will determine the rate, term, and amount available to you. All loans are subject to credit approval.



Federally Insured by NCUA.

Equal Housing Opportunity.

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