

Account Type	Approximate Term	Home Value	Margin	Annual Percentage Rate*	Daily Periodic Rate	FICO Score
Fixed Home Equity Loan	5 year draw, 120 month repayment while in draw period. 120 month repayment after expiration of draw period.	80% CLTV		6.25%	0.01712333%	680 or higher
Variable Home Equity Loan	10 year draw, 360 month repayment while in draw period. 180 month repayment after expiration of draw period.	80% CLTV	5.101%	5.25%	0.0143836%	720 or higher
Variable Home Equity Loan	10 year draw, 360 month repayment while in draw period. 180 month repayment after expiration of draw period.	80% CLTV	6.101%	6.25%	0.01712333%	680 to 719
FEES						
Finance Charge	The finance charge on each new advance begins on the date of the advance and continues until the advance has been paid in full. There is no "free ride period" which would allow you to avoid a finance charge.					
Late Charge	If your payment is more than 10 days late we may charge you 6.0% of the payment or \$10.00, whichever is greater.					
Return Payment	\$25.00					
Prepayment Penalty	If you close the plan in the first year, you will pay a prepayment penalty of \$200.00. This may be added onto your principal balance.					
Collection Costs	You promise to pay all costs of collecting the amount you owe under this agreement.					

Your starting annual percentage rate may vary depending on credit worthiness.

****The VARIABLE ANNUAL PERCENTAGE RATE may change. It cannot increase more than 6.0 percentage points above the initial rate. Please ask a loan officer for details regarding how your rate is determined.***

Index: Auction Average for the 6 month Treasury Bill 0.149%

Floor: (Index plus margin equals the annual percentage rate unless floor is reached) 4.000%

Representative Example: A 180 month Home Equity Line of \$25,000 at 5.25% APR, would require 179 payments at \$201.01 with on final payment of \$200.67.

The property must be a single family residence that is owner occupied (no rentals or investment properties). The Credit Union will not lend on mobile homes, manufactured homes, condos, or duplexes.

