

COREPLUS FEDERAL C.U.

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CONSUMER LOAN RATES

Federally Insured by NCUA

Equal Opportunity Lender

Equal Housing Lender

EFFECTIVE DATE

May 03, 2012

IMPORTANT INFORMATION: The actual Annual Percentage Rate (APR), daily periodic rate (if applicable), due dates and payment amounts will be included in the initial disclosure based upon your specific loan needs. These rates and terms may be changed or withdrawn at any time without prior notice.

LOAN RATE INFORMATION

The table below shows loan options currently offered by the Credit Union. For all available credit options (consumer, real estate, vehicle, etc.) check all our rates on the web site (see the address above) or see a credit union staff member

Loan (Sub Account) Type	Max Term	APR ¹	Credit Limit
Taftville Debt Consolidation Special*	60 months	7.99%	\$20,000 ³
Core Visa® Purchase and Balance Transfer Special**	Open	4.99% Purchase 5.75% Transfers	Promotional Rates through June 2013 see Card Holder Agreement for details
Putnam Signature Remodeler Special	84 months	5.49% - 5.99%***	\$20,000 ³
Celebration Club Loans ²	12 months	4.50%	\$20,000 ³
APES (Medical Technician Courses) ⁴ or AB Training Center (CDL Training) ⁵	36 months	7.99% - 14.99%	\$6,000 (APES) \$6,500 (CDL Training)
Debt Consolidation Loan	60 months	9.99% - 17.99%	\$20,000 ³
Lifestyle Loans ⁶	60 months	7.24% - 14.24%	\$20,000 ³
Credit Builder Loan ⁷	24 months	5.00%	\$500 - \$3,000
Signature Remodeler Loan ⁸	84 months	5.99% - 6.75%	\$20,000 ³
"MoneyLine" of Credit	36 months	8.24% - 14.99%	\$15,000 ³
SurePay LOC (Line Of Credit) ⁹	36 months	8.24% - 14.99%	\$250 - \$1,500
VISA Cards	Per Agreement	See a Credit Union Representative for details	
Signature Advance	60 months	7.99% - 14.99%	\$20,000 ³
Partially Secured Advance	60 months	7.99% - 14.99%	\$20,000 ³
Share Secured Advance	60 months	6.00%	100% of Shares
Certificate Secured Advance	Term of Certificate	Cert. Rate + 3.00%	100% of Certificate

CREDIT UNION MEMBERSHIP: Borrowers who are not current members are required to establish a Credit Union membership. Credit Union membership requires that a \$5.00 (par value share) deposit account be maintained.

MINIMUM PAYMENT: Making only the minimum required payment extends the length of time to pay off credit and increases the amount of interest paid. Payments are applied first to interest due and then any remaining amount is applied to principal. For example: A \$10,000 balance, with no additional advances (charges, etc.) on a line of credit charging 12.00% interest per year would require 16 years and 10 months to repay at a minimum payment of the greater of 2.50% on the balance or \$25.00. During this time (16 years, 10 months) you would make 200 payments varying between \$252.00 and a final (201st) payment of \$5.56. Paying more than the minimum payment would reduce this time and the interest paid. For specific information about Minimum Payments as they apply to and affect your CorePlus VISA™ Credit Card account see the monthly account statement.

COLLECTION COSTS: You agree to pay all costs of collecting the amount you owe under this agreement including court and attorney's fees not of the unpaid debt or as allowed under applicable laws.

LATE CHARGE (LOANS): If your loan payment is ten (10) or more days late you promise to pay a late charge of 5.00% of the payment due, or \$10, whichever is greater.

CREDIT CARDS (VISA™): If we do not receive at least your minimum required payment within fourteen (14) days after the closing date subsequent to the payment due date indicated on your billing statement, we will impose a late or delinquency charge of \$25.

*** TAFTVILLE DEBT CONSOLIDATION SPECIAL**

The Annual Percentage Rate (APR) requires a credit score (FICO or similar) of 680 or greater and that the loan is made through our Taftville office. These special APRs are only available for a limited time. Loan proceeds are paid directly to the current creditor, the maximum loan amount is the total of debt being consolidated. Closure of consolidated accounts may be required as a condition of loan approval. This offer may be changed or withdrawn at any time without prior notice.

****CORE VISA® PURCHASE AND BALANCE TRANSFER SPECIAL**

The Annual Percentage Rates (APRs) are Promotional APRs which will be effective until June 30, 2013. The APRs and daily periodic rates then revert to the standard purchase or balance transfer rates for the applicable card. See a Credit Union Member Service Representative for a full disclosure of the applicable APRs and periodic rates. These special APRs are only available for a limited time. This offer may be changed or withdrawal at any time without prior notice.

*****PUTNAM SIGNATURE REMODELER SPECIAL**

The Annual Percentage Rate (APR) requires that the loan application and closing be completed in the Putnam Loan Zone office. This APR requires a credit score (FICO or similar) of 680 or greater. Maximum term of 84 months. (See also #8 Signature Remodeler below.)

1. ANNUAL PERCENTAGE RATE (APR)

Your Annual Percentage Rate (APR) will be determined by your past credit performance (Managed Risk Program). The Annual Percentage Rate (APR) is shown as a range of available APRs with the exception of credit cards which have a managed risk rate assigned by card type. Share and Share Certificate secured loans and other flat rate loans are not subject to managed risk pricing. Loan APRs may differ based on credit history (Managed Risk Program), the Loan To Value (LTV) ratio of the loan collateral (security) and fees that may constitute finance charges. Your actual APR will be included in the initial Truth In Lending (TIL) disclosure or, for real estate loans, the Good Faith Estimate (GFE) you receive based on the specifics of your actual circumstances and loan application.

Diamond Tier, CorePlus members with a credit score (FICO or similar) of at least 750 qualify for a 25 basis point (1/4%) discount on unsecured (except MoneyLine of Credit, SurePay Line of Credit, debt consolidation and unsecured home improvement loans), Lifestyle, fixed equity (except land loans and Home Equity Lines of Credit), Debt Blaster and automobile loans (except RV, boat and motorcycle loans).

A FLOOR RATE OF 3.00% APR IS IN EFFECT FOR CONSUMER LOANS AND 4.00% FOR REAL ESTATE LOANS.

Members may not be able to apply all applicable rate discounts if such discounts would result in a final APR below the current floor rate.

2. CELEBRATION CLUB LOANS

Celebration Club Loans are secured against the borrowed funds allowing these special loans to be offered at a lower interest rate. The Annual Percentage Rate (APR) is fixed and is not subject to risk based pricing. These loans are pre-disbursement payment loans, this means that the proceeds will be deposited into an account and will not be available to the member until the end of term (the date that the loan would be completely paid). Final disbursement may be affected by payment history and performance. At the end of term the loan proceeds will be fully released to the borrower.

3. MAXIMUM SIGNATURE CREDIT

Signature credit (loans) shall not exceed \$25,000 per member. Maximum limit to \$30,000 aggregate with Chief Operating Officer (COO) or Sales and Service Manager's approval. Signature credit includes personal loans, "MoneyLine" Line of Credit limit and VISA® card credit limit.

4. APES (MEDICAL TECHNICIAN COURSES)

These loans are intended to cover tuition costs for American Professional Education Services (APES) courses. Minimum loan amount is \$500.00 to a maximum loan amount of \$6,000.00. Loan disbursement checks must be made payable to American Professional Education Services.

5. AB TRAINING CENTER (CDL TRAINING)

These loans are intended to cover tuition costs for AB Training Center courses for CDL (Commercial Driver's License) training. Minimum loan amount is \$500.00 to a maximum loan amount of \$6,500.00. Loan disbursement checks must be made payable to AB Training Center.

6. LIFESTYLE LOANS

Lifestyle Loans are any unsecured loan, with the exception of debt consolidation loans, where the entire proceeds of the loan are paid directly to a service provider or merchant.

7. CREDIT BUILDER LOAN

Credit Builder loans are intended to assist member's in establishing, or rebuilding, a satisfactory consumer credit history. These loans are pre-disbursement payment loans, this means that the proceeds will be deposited into a holding account and will not be available to the member until the end of term (the date that the loan would be completely paid). At the end of term the loan proceeds will be fully released to the borrower. Payments made during the term of the loan will be reflected on the member's credit history as "on time" payments, thereby establishing an improved credit history.

8. SIGNATURE REMODELER LOAN

This loan is available to home owners who have resided in the residence for the past 36 months, have a 12 month history of on time mortgage payments and the property is not listed for sale, nor is encumbered by delinquent taxes, judgments or liens. The applicable APR for this loan is based upon both the applicant's credit score (FICO or similar) and the term of the loan. Applicants with a credit score of 720 or better would qualify for the following APRs: 60 Month – 5.99%, 72 Months – 6.25%, 84 Months – 6.49%. Applicants with a credit score between 680 and 720 would qualify for the following APRs: 60 Month – 6.24%, 72 Months – 6.50%, 84 Months – 6.74%.

9. SUREPAY LOC (LINE OF CREDIT)

This product is designed to provide overdraft protection for member's transaction accounts. The LOC is an open line of credit and any billed outstanding balance (billing is calculated on the last day of each month) must be paid in full by the billing date shown on the account statement. Each transfer to the transaction account, advance against the available line to cover overdrafts, results in a \$5.00 service charge. Advances from this line of credit are only available to cover overdrafts and are not available through home banking or over the counter.