

COREPLUS FEDERAL C.U.

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VEHICLE 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 These rates and terms may be changed or withdrawn at any time without prior notice.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	APR¹	Credit Limit
Car, Truck or SUV	12 months	2.74% - 5.24% ²	120% of Value ³
Car, Truck or SUV	24 months	2.99% - 5.49% ²	120% of Value ³
Car, Truck or SUV	36 months	3.24% - 5.74% ²	120% of Value ³
Car, Truck or SUV	48 months	3.49% - 5.99% ²	120% of Value ³
Car, Truck or SUV	60 months	3.74% - 6.24% ²	120% of Value ³
Car, Truck or SUV	72 months	3.99% - 5.49% ²	120% of Value ³
Car, Truck or SUV	75 months	4.24% - 4.99% ²	120% of Value ³
RV, Motor Home, Boat, Camper	60 months	4.99% - 16.00%	120% of Value ³
RV, Motor Home, Boat, Camper	120 months	5.99% - 7.74%	120% of Value ³
Motorcycle	60 months	4.99% - 16.00%	120% of Value ³
Other (ATV, Sea/Ski Doo)	60 months	7.99% - 14.99%	110% of Value ³

GAP INSURANCE

We offer GAP insurance on most vehicle loans. This insurance coverage is voluntary. It is not required to obtain the loan. If you purchase the coverage from us the cost will be \$200.

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 \$10.00, whichever is greater.

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. OTHER DISCOUNTS

Other discount or incentive options may apply. Ask a CorePlus staff member for details.

3. VALUE

Value for the purpose of Recreational Vehicles (RVs), Motor homes, campers, boats, and motorcycles is based on the National Automobile Dealers Association (NADA) Average Trade value as listed in the current East Coast edition of the NADA Guide. All other vehicles are valued based on the NADA Average Retail value as listed in the current East Coast edition of the NADA Guide. Unless noted otherwise value includes tax, registration, and dealer preparation fees.