



VEHICLE LOANS

TERM	APR	ESTIMATED MONTHLY PAYMENT EXAMPLES
0-48 Months	2.99%-15.74%	\$442.61 a month for 48 months, \$20,000 loan at 2.99%
49-66 Months	3.24%-15.99%	\$331.26 a month for 66 months, \$20,000 loan at 3.24%
67-78 Months	3.49%-16.99%	\$286.98 a month for 78 months, \$20,000 loan at 3.49%
79-84 Months	4.24%-9.49%	\$275.61 a month for 84 months, \$20,000 loan at 4.24%
85-96 Months	5.24%-6.24%	\$255.52 a month for 96 months, \$20,000 loan at 5.24%

VEHICLE LOANS – SERVICE CONTRACT, GAP AND ANTI-THEFT

<ul style="list-style-type: none"> • ACU Offers GAP and Extended Service Contracts • Dealership Service Contracts, GAP and Anti-Theft product financing available 	<ul style="list-style-type: none"> • Dealership GAP Max = \$895 • Anti-Theft Max = \$895
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FIRST TIME BUYER PROGRAM

TERM	APR	ESTIMATED MONTHLY PAYMENT EXAMPLES
Up to 48 Months	16.74%	\$502.86 a month for 48 months, \$17,500 at 16.74%
49 to 60 Months	16.99%	\$435.06 a month for 60 months, \$17,500 at 16.99%
61 to 72 Months	17.99%	\$399.29 a month for 72 months, \$17,500 at 17.99%

Rate is eligible for discounts. Rate applied to "0" scores and thin files. Thin file defined as either less than 24 months and 4 active trades on bureau, OR less than 12 months of previous auto loan history. Co-Signers do not impact the structure or the rate. Score determined by Experian FICO AUTO V8 score.

ADDITIONAL VEHICLE LOAN RATE DISCOUNTS

<ul style="list-style-type: none"> • Deduct .50% for Active Duty Military and Veterans • Deduct .25% for Members when their current ACU auto is traded in • Deduct .25% for Loan Amounts Over \$40,000 • Deduct .50% for Automatic payment 	<ul style="list-style-type: none"> • Deduct .25% for GAP • Deduct .25% for Mechanical Breakdown Protection • Deduct .25% for Debt Protection • Deduct .25% for all 3 ancillary products on one loan
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For more important information see page 2.

RECREATIONAL VEHICLE LOANS (BOATS, MOTOR HOMES, SNOW MOBILES, MOTORCYCLES ETC.)

TERM	APR	ESTIMATED MONTHLY PAYMENT EXAMPLES
Up to 72 Months	8.24% - 15.00%	\$353.13 a month based on 6 years, \$20,000 loan at 8.24%
Up to 120 Months	8.74% - 15.50%	\$250.66 a month based on 10 years, \$20,000 loan at 8.74%

Financing up to 75% of MSRP or NADA Retail Value

VISA

Visa 10.90%-16.90%. For more important information see page 2.

PERSONAL LOANS

	TERM	APR	ESTIMATED MONTHLY PAYMENTS EXAMPLE
Personal Loan (\$100 - \$25,000)	1-12 Months	5.99%-16.99%	\$301.30 a month for 12 months, \$3,500 loan at 5.99%
Personal Loan (\$100 - \$25,000)	13-24 Months	6.24%-17.99%	\$155.55 a month for 24 months, \$3,500 loan at 6.24%
Personal Loan (\$100 - \$25,000)	25-36 Months	6.49%-14.24%	\$107.30 a month for 36 months, \$3,500 loan at 6.49%
Personal Loan (\$100 - \$25,000)	37-48 Months	6.74%-10.74%	\$83.42 a month for 48 months, \$3,500 loan at 6.74%
Personal Loan (\$100 - \$25,000)	49-60 Months	6.99%-8.99%	\$69.32 a month for 60 months, \$3,500 loan at 6.99%
Certificate of Deposit Secured	120 Months Max	3% above the Certificate of Deposit Dividend Rate	\$46.05 a month based on 5 years, \$2500 loan at 4.00% APR
Savings/Money Market Secured	120 Months Max	3% above the Dividend Rate	\$46.05 a month based on 5 years, \$2500 loan at 4.00% APR

HOME LOANS

Call 253.591.6871 for current rates & program options.

LOAN APPLICATION PROCESS

ONLINE	BY PHONE	IN PERSON	ASKAUTO MOBILE APP
www.youracu.org	Monday-Friday 8am – 6pm Saturday 9am – 4pm 253.964.3113 Toll Free: 866.968.7128	Visit a branch location	Download the AskAuto app for free to your iPhone, iPad, or Android. Be sure to select ACU on the startup screen. Then you can apply for an ACU auto loan from your mobile device.

All rates are Annual Percentage Rates and are subject to change at any time without notice. All loans are subject to approval of credit. Some restrictions may apply.

VEHICLE LOANS - POLICIES, TERMS AND CONDITIONS		
<ul style="list-style-type: none"> • Max vehicle age = 10 years; Max vehicle mileage = 100,000 • Refer to "First Time Buyer Program" for "0" FICO scores • Floor rate of 2.24% to include all possible discounts • Credit Tier determined by best FICO AUTO V8 Score between borrower and co-borrower. • Co-Signers have no impact on rate tier. • Minimum loan amount \$12,500 for 78 mos. \$20,000 for 84 mos. \$35,000 for 96 mos. • All credit approvals subject to verification of income, employee and social security verification performed by ACU. • All used vehicles are subject to a review of an Experian "AutoCheck" report prior to funding. • Insurance: comprehensive and collision deductibles not to exceed \$500 • ACU does NOT finance Straw Deals, Branded/Salvaged Titles, Lemon Law or Gray Market vehicles. • All exceptions analyzed on a case by case scenario 	Skip –A-Pay	"Skip" your loan payment twice per year. Skip requests are subject to approval and interest will continue to accrue.
	No Payments for 90 Days	Applies to new loans, or loans transferred from another financial institution. Interest will begin to accrue from the date of disbursement. Offer applies to Tiers 1-3 only and subject to final underwriting. Unless otherwise stated, the first payment must be within 45 days.
	Financing at the Dealership	We have partnered with Credit Union Direct Lending (CUDL). You can select a vehicle at a participating dealership, tell them you are an ACU member and they can complete your financing on-site.

VISA CREDIT CARDS			
Annual Percentage Rate (APR) for Purchases and Cash Advances	Platinum 10.9%	Gold 13.9%	Classic 16.9%
	When you open your account, based on your creditworthiness.		
Balance Transfers	The introductory APR will be 1.54% through September 30, 2016. Thereafter, the Purchase APR applies to any unpaid portions of the balance transfer. Balances must be transferred by May 31, 2016 to qualify for this offer.		
Penalty APR and When it Applies	None		
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.		
Minimum Interest Charge	None		
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .		

VISA CREDIT CARD FEES	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	None None None
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	Up to \$35 None None
Other Fees	
<ul style="list-style-type: none"> • Skip-A-Payment • Replacement Card • Sales Draft • Photocopy Fee 	\$30 will be assessed to your share or checking account, for any payment that you request to skip, provided we honor your request. \$10 per replacement card may be charged to your account. \$6-\$8 to provide documentary evidence of a transaction. \$1 photocopy of monthly statement at your request.

VISA BALANCE CALCULATION
We will use a method called "average daily balance" (including new purchases).

VISA BALANCE TRANSFER DISCLOSURE
Offer applies only to balances transferred with cash advances done by America's Credit Union (ACU) to pay off existing balances with other creditors. There is no grace period for cash advance transactions; interest is charged from the date of posting. If you accept the balance transfer offer and continue to use the card to make new purchases in subsequent billing cycles, you will not be able to avoid paying interest charges on those charges unless you repay the entire balance in full, including any promotional balances, by the statement due date. The Home Equity Visa is excluded from this promotion. All payments and credits will be applied first to any fees or interest (old and new), then principal. Your other debt account(s) will not be closed by ACU (even if you transfer your entire balance). If you wish to close other accounts, please contact the creditor. You should make at least your minimum payment on any card on which you are transferring a balance until you receive confirmation from the creditor that your balance transfer payment has been received, ACU is not responsible for late payments on other debt account(s). In the event that your request(s) exceed the amount of your credit line, then ACU will fulfill your requests in numeric order as listed on your request. ACU may decline to process one or more requests and/or may complete one request in a partial amount.