

## Loan Rates and Terms - Effective March 31, 2012



Product	Rates as low as	Terms/Information
<b>Home Mortgage Loans</b>		
Fixed Rate	Contact OCFU for Current Rates	10 - 30 Years
<b>Home Equity Line of Credit</b>		
Line of Credit Up to 100% Loan to Value (LTV) Ratio	Prime + Zero (Variable Rate) Current Prime Rate is 3.25%	10 Year Draw Period and 20 Year Payback Period Check and VISA Account Access
<b>Home Equity Loans (Fixed)</b>		
Up to 100% Loan to Value (LTV) Ratio	3.99%	0-60 Months
Up to 100% Loan to Value (LTV) Ratio	4.99%	61-120 Months
Up to 100% Loan to Value (LTV) Ratio	6.75%	121-180 Months
<b>New and Used Vehicles Loans (1)</b>		
Vehicle Years 2012-2010	2.75%	0-48 Months
Vehicle Years 2012-2010	3.00%	49-60 Months
Vehicle Years 2012-2010	3.75%	61-66 Months
Vehicle Years 2012-2010	4.25%	67-72 Months
Vehicle Year 2009	3.50%	0-60 Months
Vehicle Year 2009	4.50%	61-66 Months
Vehicle Year 2008	4.25%	0-60 Months
Vehicle Year 2007	4.25%	0-48 Months
Vehicle Year 2006	4.50%	0-48 Months
Vehicle Year 2005	4.75%	0-48 Months
Vehicle Years 2004 and Older	5.50%	0-36 Months
<b>Motorcycles and Recreational Vehicles (1)</b>		
RV/Camper New (4)	5.99%	0-60 Months
RV/Camper New (4)	6.99%	61-120 Months
RV/Camper Used	6.99%	0-60 Months
RV/Camper Used	7.75%	61-84 Months
Boat New (4)	5.99%	0-60 Months
Boat New (4)	6.99%	61-120 Months
Boat Used	6.99%	0-60 Months
Boat Used	7.25%	61-84 Months
Motorcycle New (5)	4.99%	0-72 Months
Motorcycle Used (5)	5.99%	0-60 Months
Jet Ski New	8.99%	0-60 Months
Jet Ski Used	9.99%	0-48 Months
<b>Shared Secured Personal Loan</b>		
Savings or Share Certificate Account	3% -5% Higher than Pledged Account	12-120 Months or Remaining Term Length on Pledged Share Certificate
<b>Unsecured Personal Signature Loan</b>		
Unsecured Loan	9.99%	0-36 Months
Unsecured Loan	10.50%	37-48 Months
Unsecured Loan	10.99%	49-60 Months
<b>Credit Cards</b>		
Classic Credit Card	8.99%	25 Day Grace Period
Platinum Credit Card	8.99%	25 Day Grace Period
Secured Credit Card	8.99%	25 Day Grace Period
<b>Tuition Loans</b>		
In-Network	5.99%	10 Months
Out-of-Network	7.99%	12 Months
<b>Private Student Loans</b>		
Four-Year Public or Private Non-Profit Schools - \$75,000 loan maximum	Prime + 2.5%-5%	20-year for loans under \$40,000 25-year for loans over \$40,000

\*APR will be higher than rate displayed above due to \$75 Document Fee.

(1) Collision and comprehensive insurance required on all titled vehicles that are secured.

(2) Rate includes all discounts (Auto Pay and 20% Down Payment).

(3) Rate only includes Auto Pay Discount.

(4) Must have a M.S.R.P. (Manufactured Suggested Retail Price) of \$30K for 120 Month Term.

**(5)** Must have a M.S.R.P. (Manufactured Suggested Retail Price) of \$17,000 for 72 Month Term.

**Loan Discounts Available**

w/ Auto Pay Discount = .25% APR\* Discount Available on Qualifying Rate with Payment Funds Automatically Transferred from Ohio Catholic FCU Share Draft (Checking) Account.

w/ 20% Down Payment = .25% APR\* Discount Available on Qualifying Rate with 20% Down Payment Made on Vehicle Cost (including trade in value). Sales Tax, GAP Insurance, and Other Fees are not included in Vehicle Cost

w/ Both Discounts = .50% APR\* Discount Available on Qualifying Rate with Payment Funds Automatically Transferred from Ohio Catholic FCU Share Draft (Checking) Account and with 20% Down Payment