



Serving Union Families in Southern California
(888) 48-UNION or (714) 704-2800

Loan Rates as of January 1, 2012

Rates and terms are subject to change without notice.

Fixed Rate Loans

Secured Loans:	<u>Rates</u>
New Vehicle	2.99%
Used Vehicle (2008 or newer)	3.99%
Used Vehicle (2007 or older)	6.99%
New Recreational Vehicle	9.90%
Used Recreational Vehicle	10.90%
Motorcycle	10.90%
Commodities/Precious Metals	8.00%
Personal Loans:	
Signature	15.00%
Line-of-Credit	15.00%
Preferred VISA	14.50%
Standard VISA	16.50%
Immigration	10.00%
Real Estate Loans:	
Second Trust Deed	7.00%
Home Equity Line of Credit	7.00%

Variable Rate Loans

Share Secured	4% above share rate
CD Secured	4% above CD rate

Terms for Vehicle Loans

\$0 - \$4,999	36 months
\$5,000 - \$9,999	48 months
\$10,000 - \$19,999	60 months
\$20,000 - \$29,999	72 months
\$30,000 & up	84 months

UYFCU offers a range of rates based on a variety of factors, including credit qualifications, collateral, and term. All loans are subject to approval. Rates and terms are subject to change without notice. 100% financing is available on new vehicles and includes tax and license. 100% financing of cash price or retail Blue Book value, whichever is less, for used vehicles. 85% financing is available for new or used RV and motorcycles.