

LOAN RATES - 05-01-2012

ADD .25/.26 to all rates if payments are not made  
by payroll deduction or ACH(automatic debit).

**Actual Rate is based on your Credit Score (rates below = 740+ credit score)**

**NEW VEHICLE LOAN**

Interest Rate: 1.99% APR For up to 36 Months (Current 1.99%)  
2.25% APR From 37 to 48 Months (Current 2.25%)  
2.50% APR From 49 to 66 Months (Current 2.50%)  
3.25% APR From 67 to 84 Months (Current 3.25%)

Maximum Term: up to 66 months  
up to 84 months for loans \$22,000 and above.

Maximum Loan: 100% of purchase price.

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**USED VEHICLE LOAN**

Interest Rate: 3.75% APR For up to 48 Months (Current 3.50%)  
3.99% APR From 49 to 66 Months (Current 3.75%)  
4.25% APR From 67 to 72 Months (Current 3.99%)

Maximum Loan: 100% of purchase price.

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**REFINANCED VEHICLE LOANS - From Other Institutions**

Interest Rate: 1.99% APR For up to 36 Months  
2.25% APR From 37 to 48 Months  
2.50% APR From 49 to 66 Months  
3.25% APR From 67 to 84 Months

Maximum Term: 84 months for vehicles no more than 1 year old.  
60 months for older vehicles.

Maximum Loan: 100% of payoff for existing loan.

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**REVOLVING LOANS - Open Line of Credit**

Interest Rate: 15.00% APR

Maximum Term: 60 months, 48 months, 42 months, 36 months

Maximum Loan: \$7,500.00, \$5,000.00, \$4,250.00, \$3,500.00

Payment Monthly \$180.00 \$140.00 \$132.00 \$122.00

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**SIGNATURE LOANS**

Interest Rate: 15.00% APR

Maximum Term: 36 months, 30 months, 24 months

Maximum Loan: \$3,000.00, \$2,500.00, \$2,000.00

Payment Monthly \$104.00 \$102.00 \$ 98.00

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**VACATION LOANS/HOLIDAY LOANS**

Maximum Loan: \$4,000.00

Interest Rate: 8.99% APR - up to 24 Months - \$182.70 (Current 8.99%)  
9.25% APR - up to 36 Months - \$127.65 (Current 9.25%)  
9.50% APR - up to 48 Months - \$100.50 (Current 9.50%)

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**TUITION LOANS - Open Line Of Credit**

Interest Rate: 7.50% APR (Current 7.50%)

Maximum Term: 24 months 36 months 48 months 60 months 84 months

Maximum Loan: \$4,000.00 \$5,000.00 \$6,000.00 \$7,000.00 \$10,000.00

Payment Monthly \$181.00 \$156.00 \$146.00 \$141.00 \$153.40 CS>719

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**SHARE LOANS - Interest Rate: 1.75% APR (Current 1.75%)**

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**HOME EQUITY-CLOSED END FIXED (\$10,000 Min) - 80%/90% Equity Value**

Up to 5.75%/7.75% APR For 5-7 Years (Current 5.75%/7.75%)  
\$50,000 5.99%/7.99% APR For 10 Years (Current 5.99%/7.99%)  
6.15%/8.15% APR For 12 Years (Current 6.15%/8.15%)  
6.25%/8.25% APR For 14 Years (Current 6.25%/8.25%)

\$50,000+ 4.99%/6.99% APR For 5-7 Years (Current 4.99%/6.99%)  
5.25%/7.25% APR For 10 Years (Current 5.25%/7.25%)  
5.45%/7.45% APR For 12 Years (Current 5.45%/7.45%)  
5.60%/7.60% APR For 14 Years (Current 5.60%/7.60%)

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**HOME EQUITY - OPEN END VARIABLE (Prime = 3.25% APR as of 12/16/08)**

Preferred Rates 80% Equity Value 90% Equity Value

UP TO 49,999 Prime + .50 = 3.75% APR Prime + 2.75 = 6.00% APR

50,000 & UP Prime - .26 = 2.99% APR Prime + 2.25 = 5.50% APR

Convert SSEFCU existing Open-end to Fixed - call for details

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All Rates Effective as of May 1, 2012

**LOAN RATES - 05-01-2012**

**ADD .25/.26 to all rates if payments are not made  
by payroll deduction or ACH(automatic debit).**

**Actual Rate is based on your Credit Score (rates below = 740+ credit score)**

**NEW: TRAILER, BOAT, MOTOR HOME LOANS:**

Interest Rate: 5.75% APR For up to 48 Months (Current 5.75%)  
5.99% APR From 49 to 60 Months (Current 5.99%)  
6.25% APR From 61 to 72 Months (Current 6.25%)  
6.50% APR From 73 to 84 Months (Current 6.50%)

Maximum Term: 7 Years.

Maximum Loan: 80% of purchase price.

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**USED: TRAILER, BOAT, MOTOR HOME LOANS:**

Interest Rate: 6.75% APR For up to 48 Months (Current 6.75%)  
6.99% APR From 49 to 60 Months (Current 6.99%)  
7.25% APR From 61 to 72 Months (Current 7.25%)  
7.50% APR From 73 to 84 Months (Current 7.50%)

Maximum Term: 7 Years.

Maximum Loan: 80% of purchase price.

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**NEW: MOTORCYCLE LOANS:**

Interest Rate: 5.75% APR For up to 48 Months (Current 5.75%)  
5.99% APR From 49 to 60 Months (Current 5.99%)

Maximum Term: 5 Years.

Maximum Loan: 80% of purchase price.

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**USED: MOTORCYCLE LOANS:**

Interest Rate: 6.99% APR For up to 48 Months (Current 6.99%)

Maximum Term: 4 Years.

Maximum Loan: 80% of purchase price.

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**NEW ONLY: ATV, JET SKI, SNOW MOBILE LOANS:**

Interest Rate: 6.99% APR For up to 36 Months (Current 6.99%)

Maximum Term: 3 Years.

Maximum Loan: 80% of purchase price.

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**All Rates Subject To Change**

**All Rates Effective as of May 1, 2012**