



Loan Rates

Laneco Federal Credit Union Loan Rates

Effective September 17, 2013

Collateral Auto Loans

New Car, Boat or RV 2012 - 2014

0 to 72 Months

Annual Percentage Rate

****1.99% - 3.95%****

Meet or Beat Rates ¹

Finance up to 100% of MSRP or purchase price whichever is less on 2012-2013 - 2014 model year or newer that has not been previously licensed or titled. NEW AUTO AT 84 MONTHS – 3.95% - RATE BREAKS DO NOT APPLY.

Used Car, Boat or RV

0 to 72 Months

Annual Percentage Rate

****1.99% – 4.50%****

Meet or Beat Rates ¹

For used 2011 – 2006 vehicles not listed in the Kelley Blue Book, financing available up to 80% of MSRP. For terms of 73-84 months a minimum loan amount of \$20k is required.

Used Car, Boat or RV

0 to 60 Months

Annual Percentage Rate

****2.99% - 6.00%****

Meet or Beat Rates ¹

For used 2005 and older vehicles not listed in the Kelley Blue Book, financing available up to 80% of MSRP. For terms of 60-72 months a minimum loan amount of \$20k is required.

Eligible title vehicles include; cars, trucks, boats, travel trailers, campers, 5th wheel trailers, motor homes, & motorcycles (street legal motorcycles only).

Non-eligible vehicles include; ATV's snowmobiles, personal watercraft, non-street legal motorcycles (dirt bikes) and horse trailers.

RV and Boat Loans – Extended Terms

New RV or Boat

85 to 144 Months

Annual Percentage Rate

****4.25% - 5.50%****

For 2012 – 2013 - 2014 model year or newer that has not been previously licensed or titled.

Minimum loan amount - \$20,000

Used RV or Boat

73 to 144 Months

Annual Percentage Rate

**** 4.75% - 6.00%****

For used 2003 – 2011 model year

Minimum loan amount - \$20,000

Share Secured Loans

Share Secured

Loan Term

0 to 60 Months

61 to 84 Months

85 to 144 Months

Annual Percentage Rate APR is the Current dividend rate earned on account used as collateral PLUS:

3.00%

4.00%

5.00%

¹ Meet or Beat Rates subject to some restrictions. Terms may vary based on rate provided and availability. Subject to verification of rate match requested at other financial institution or dealer financing. Subject to same qualification standards required by rate match institution. Subject to change without notice.



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Signature Loans

Signature Loan 48 Months	Annual Percentage Rate 12.90%
Signature/Share Loan 48 Months	Annual Percentage Rate 10.75%
Miscellaneous Collateral 60 Months	Annual Percentage Rate 10.00%

Mobile Home

New Mobile Home 0 to 60 Months 61 to 144 Months	Annual Percentage Rate 6.00% 8.00%
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For 2012 - 2014 model year or newer that has not been previously licensed or titled.

Used Mobile Home 0 to 60 Months 61 to 84 Months	Annual Percentage Rate 11.00% 12.00%
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For used 2011 and older models.

Home Equity Loans

Home Equity - LTV 80% 0 to 84 Months 85 to 180 Months	Annual Percentage Rate **5.24%** **6.25%**
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Finance up to 80% of home's real market value, or 80% less any first mortgage balance, for properties located in Oregon.. Member pays third party closing costs which range from \$350.00 - \$700.00 and generally include flood certification, residential profile or appraisal, recording, title search and title insurance and escrow fees if required.. Loan amounts over \$50,000.00 require an appraisal. Property insurance is required on all loans and Flood Insurance, when deemed necessary. Reconveyance fee applies.



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Visa

Visa Credit Card

Annual Percentage Rate
9.90%

The APR is variable and the rate will not exceed 18%. All Visa accounts have a 25-day grace period on purchase . A Foreign Transaction Fee of 1% of the transaction amount will be charged to you for any transaction made in a foreign country.

Fee Schedule Home Equity Fees

Origination	Cost	Description
Flood Search	\$14.33	Due at closing
Appraisal, if applicable	\$350 - \$700 (estimate)	Due at closing
Title Policy, if applicable	\$85 - \$380 (estimate)	Due at closing
Recording Fees	\$102.00 - \$150.00 (depending on county)	Due at closing
Residential Profile	\$140.00 - \$200.00	Due at closing
Account Maintenance	Cost	Description
Reconveyance	\$120.00 - \$200	Due at time of loan payoff to release trust deed

Disclaimers

Any and all loans are subject to the approval of the loan officer. The above guidelines are used by the loan officer in determining the applicable loan rate and terms. The rate and terms may be changed without notice.

****These rates (except 84 month auto) can be reduced by .25% with payroll deduction payments, saving transfer payments or automatic payments from another institutions account. An additional .20% reduction can be earned with automatic payments from your Laneco Federal Credit Union share draft (checking account). Rate reduction special good for loans disbursed June 1, 2008 through December 31, 2013.**

Loan terms and loan to value ratios will be determined based on the credit qualifications of the applicants

****These rates apply to new loans only, refinance of current Laneco Federal Credit Union loans do not qualify for these rates.**