



# Loan Rates

Laneco Federal Credit Union Loan Rates

Effective March 15, 2011

## Collateral Auto Loans

**New Car, Boat or RV 2010 - 2011**  
0 to 72 Months

**Annual Percentage Rate**  
**\*\*3.95%\*\***

Finance up to 100% of MSRP or purchase price whichever is less on **2010-2011** 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**  
**\*\*4.50%\*\***

For used **2009 - 2004** vehicles 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**  
**\*\*6.00%\*\***

For used **2003** and older vehicles 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, 5<sup>th</sup> 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**  
**\*\*5.50%\*\***

For **2010-2011** 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**  
**\*\*6.00%\*\***

For used **2001-2009** vehicles.  
**Minimum loan amount - \$20,000**

## Share Secured Loans

**Share Secured  
Loan Term**

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

0 to 60 Months  
61 to 84 Months  
85 to 144 Months

**3.00%**  
**4.00%**  
**5.00%**



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

## Mobile Home

<b>New Mobile Home</b> 0 to 60 Months 61 to 144 Months	<b>Annual Percentage Rate</b> <b>6.00%</b> <b>8.00%</b>
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For 2011 - 2010 model year or newer that has not been previously licensed or titled.

<b>Used Mobile Home</b> 0 to 60 Months 61 to 84 Months	<b>Annual Percentage Rate</b> <b>11.00%</b> <b>12.00%</b>
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For used 2009 and older models.

## Home Equity Loans

<b>Home Equity - LTV 80%</b> 0 to 84 Months 85 to 180 Months	<b>Annual Percentage Rate</b> <b>**5.45%**</b> <b>**6.25%**</b>
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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 \$215.00-\$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 at time of payoff. Maximum loan amount \$75,000.00.

## Visa

<b>Visa Credit Card</b>	<b>Annual Percentage Rate</b> <b>9.90%</b>
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The APR is a fixed rate. 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.



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## Fee Schedule Home Equity Fees

Origination	Cost	Description
Flood Search	\$13	Due at closing
Appraisal, if applicable	\$350 - \$700 (estimate)	Due at closing
Title Policy, if applicable	\$85 - \$380 (estimate)	Due at closing
Recording Fees	\$57 - \$125 (depending on county)	Due at closing
Residential Profile	\$50 - \$150	Due at closing

  

Account Maintenance	Cost	Description
Reconveyance	\$100 - \$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 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, 2012.**

\*\*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.**