

## Consumer Loan Interest Rates

Effective as of July 1, 2011

Bourns EFCU offers loans for most of your family's needs. Your rate may vary and will depend on the type of loan you request, your creditworthiness, the amount of any down payment and the term you select for repayment.

Some members will pay a higher rate. Not all members will qualify for a loan. Loan decisions are based on judgment. Interest rates quoted below are for top tier credit and are subject to change without notice.

**As Low As**

### New & Used Vehicle Loans

Cars, pickups, vans, SUVs, motorcycles, ATVs, PWCs, Boats & RVs

#### 125% Financing (including MSRP/Book Value, tax, title & insurances)

24 months .....	3.90%
36 months .....	4.40%
48 months .....	4.90%
60 months (minimum \$10,000).....	5.40%
72 months (minimum \$25,000).....	5.90%
84 months (minimum \$50,000).....	6.65%

#### 80% Financing

24 months .....	2.40%
36 months .....	2.90%
48 months .....	3.40%
60 months (minimum \$10,000).....	3.90%
72 months (minimum \$25,000).....	4.40%
84 months (minimum \$50,000).....	5.15%

### Signature Loans

24 months .....	8.85%
36 months .....	9.35%
48 months .....	9.85%
60 months .....	10.35%

### Share & Certificate Secured Loans

For up to 100% of share balance; Shares pledged until loan paid in full

Up to 60 months .....	3.15%
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### Visa Credit Card

Visa Platinum .....	7.50%
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