

VEHICLE RATES AND TERMS

Rates effective November 20, 2009 and subject to change.



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NEW / USED VEHICLES 100% FINANCING	Annual Percentage Rate*	Periodic Daily Rate	Rate Type	Term
2008 or newer	3.990%	0.010932%	Variable	up to 84 months**
	4.990%	0.013671%	Fixed	
2006 – 2007	4.250%	0.011644%	Variable	
	5.750%	0.015753%	Fixed	
2004 – 2005	5.250%	0.014384%	Variable	
	6.500%	0.017808%	Fixed	
2003 or older	5.750%	0.015753%	Variable	
	8.500%	0.023288%	Fixed	

* Rates and terms shown are for qualified buyers and may vary based on the vehicle, amount financed and credit history.

** \$15,000 minimum loan amount for terms 61 to 72 months. \$30,000 minimum loan amount for terms 73 to 84 months (up to 90% Loan-To-Value (LTV)).

Add 2.00% to prevailing rate for loans exceeding 120% LTV. Not to exceed maximum financing of 130% LTV. Loan-to-value = New : Manufacturer Suggested Retail Price (MSRP) and Used: Retail Kelley Blue Book (RKBB). Maximum financing for Trucks, Vans – V8 or higher SUVs is 100% of MSRP or RKBB. No Salvaged Titles, Branded Titles, Lemon Law Buybacks, Commercial Vehicles, Grey Market Values or True Mileage Unknown will be financed.

RECREATIONAL VEHICLES / BOATS 80% FINANCING	Annual Percentage Rate*	Periodic Daily Rate	Rate Type	Term
\$100,000.00 or more	11.990%	0.032849%	Variable	up to 180 months**
	14.250%	0.039041%	Fixed	
\$50,000.00 to \$99,999.99	12.750%	0.034932%	Variable	up to 84 months**
	14.750%	0.040411%	Fixed	
\$15,000.00 to \$49,999.99	13.990%	0.038329%	Variable	up to 72 months
	15.990%	0.043808%	Fixed	
Less than \$15,000.00	14.250%	0.039041%	Variable	up to 60 months
	16.250%	0.044521%	Fixed	

* Rates and terms shown are for qualified buyers and may vary based on the vehicle, amount financed, term and credit history. Minimum monthly payment: \$150.

** \$50,000 minimum loan amount for terms up to 84 months. \$100,000 minimum loan amount for terms up to 180 months.

New RV/Boat: Up to 80% of MSRP. Used RV: Up to 80% of RKBB Value. Used Boat: Up to 80% of Satisfactory Marine Survey (Market Value).

RECREATIONAL SPORTS VEHICLES 80% FINANCING	Annual Percentage Rate*	Periodic Daily Rate	Rate Type	Term
\$15,000.00 or more	8.500%	0.023288%	Variable	up to 60 months
	10.250%	0.028082%	Fixed	
\$7,500.00 to \$14,999.99	9.500%	0.026027%	Variable	
	11.250%	0.030822%	Fixed	
Less than \$7,500.00	11.500%	0.031507%	Variable	
	13.250%	0.036301%	Fixed	

* Rates and terms shown are for qualified buyers and may vary based on the vehicle, amount financed and credit history.

Recreational Sports Vehicles include motorcycles, ATVs and personal watercraft. Maximum term is 60 months. Minimum monthly payment: \$150.

New Harley -Davidson: Up to 100% of MSRP. Used Harley -Davidson: Up to 100% of RKBB Value.

1.25% rate reduction for New/Used Harley-Davidson motorcycles, no more than 10 model years old.

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Apply online at sdccu.com or by phone at (877) 732-2848, option 2, or at any of our convenient branch locations.

