

## PERSONAL LOAN RATES

**Rates are current as of March 1, 2017**  
(subject to change)

Product Type	Repayment Terms	Annual Percentage Rate Range**
Autos – New or Used***	24 – 84 Months*	3.25% - 16.20%
Other- Boats, RVs, etc***	60 – 120 Months	6.00% - 11.75%
Personal Loans	6 – 60 Months	9.00% - 14.75%
Line of Credit	N/A	9.00% - 14.75%
Share Secured Loans	24 – 84 Months	As low as 3.20%****

\*For a 72-month term the amount financed must equal or exceed \$15,000. For an 84-month term the amount financed must equal or exceed \$30,000.

\*\*Annual Percentage Rate Range: Rates listed are the lowest and highest annual percentage rates available. Actual APRs and term depend on credit history, type of product and our underwriting standards.

\*\*\*For each loan request, DVCU will determine the LTV (Loan to Value) using MSRP for new auto's and Kelly Blue Book retail for used auto's.

\*\*\*\*Share rate + 2.00% with a floor of 3.20%

The following guidelines apply to all loans:

- Rates will not go below the floor of 3.20%
- Rates above reflect the Annual Percentage Rate (APR)
- Your rate is based on your current financial situation and credit history.

Qualification is based on an assessment of individual creditworthiness and our underwriting standards. All loan program, rates, terms and conditions are subject to change at any time without notice.

