



# Loan Rates

## Auto Loans

Interest Rates Effective 1/19/2012

Vehicle Type	36 month	48	60	66	72	84
New Vehicle 2012-2011	1.74%	2.74%	3.49%	3.49%	3.74%	5.24%
Newer Used Vehicle 2012-2005	1.99%	2.99%	3.74%	3.74%	3.99%	--
Older Used Vehicle Pre 2006	--	9.24%	--	--	--	--

APR= Annual Percentage Rate. All interest rates are subject to change without notice. Actual interest rate may be higher dependent upon borrower's credit history, income and other factors. Interest Rates are set by the Board of Directors on a regular basis to reflect current market conditions. Interest Rates shown include all possible discounts, up to 1.00% APR maximum discount. Interest Rates shown include 0.25% APR discount for Membership in President's Club, 0.25% APR discount for automatic payment, 0.25% APR discount for online loan application and 0.25% APR discount for Multiple Loan Discount program. Multiple Loan Discount program offers up to a maximum of 0.25% APR discount on vehicle loans if the member meets one of the required criteria: 1. Paid off vehicle loan with GLCU within the past 12 months, 2. Current outstanding auto, home equity or mortgage loan with GLCU or 3. Down payment of 20% on vehicle loan. \$10,000 minimum on 60 months; \$15,000 minimum on 72 months; \$25,000 minimum on 84 months. New vehicle is current model year OR previous model year if less than 12,000 miles. Current model year with more than 12,000 miles, the amount financed will be determined according to the used vehicle guidelines and the used car rates will apply. Payment Example: A typical 48 month new auto loan of \$20,000 with a APR of 5.24% will result in a monthly payment of \$462.76.

## Boat, RVs and Camper Loans

Interest Rates Effective 1/19/2012

Vehicle Type	48 month	60	120	144	180
New Boat, RV and Camper 2012-2011	4.74%	5.49%	6.99%	--	7.24%
Newer Used Boat, RV and Camper 2012-2005	5.74%	6.24%	7.49%	7.74%	--
Older Used Boat, RV and Camper Pre 2005	9.99%	--	--	--	--

## Motorcycle, Personal Watercraft and Snowmobile Loans

Interest Rates Effective

1/19/2012

Vehicle Type	48 month	60
New Motorcycles, Personal Watercraft, Snowmobiles 2012-2011	7.49%	8.24%
Newer Used Motorcycles, Personal Watercraft, Snowmobiles 2012-2005	8.24%	8.99%
Older Used Motorcycles, Personal Watercraft, Snowmobiles Pre 2005	11.49%	--

All interest rates are subject to change without notice. Actual interest rate may be higher dependent upon borrower's credit history, income and other factors. Interest Rates are set by the Board of Directors on a regular basis to reflect current market conditions. \$10,000 minimum on 60 months; \$2500 minimum loan amount. All vehicle secured loans under \$5,000 will have 1% added to the current interest rate. New vehicle is current model year OR previous model year if less than 12,000 miles. Current model year with more than 12,000 miles, the amount financed will be determined according to the used vehicle guidelines and the used car rates will apply. Payment Example: A typical 48 month loan of \$5,000 with a rate of 5.49% will result in a monthly payment of \$116.26.

## Signature Loans

Interest Rates Effective 1/18/2012

Loan Type	Loan Amount	Fee	APR
VISA Platinum	\$500 - \$25,000k	\$0.00	9.90%
On Your Way VISA	\$500 - \$1000*	\$0.00	16.90%
On Your Way Computer Loan	up to \$1,500**	\$0.00	12.90%
Signature Loan	\$500 - \$5000	\$0.00	16.00%
Cash-in-a-Flash	\$500 [1]	\$30.00	17.90%

## Secured Loans

Interest Rates Effective 11/23/2009

Loan Type	APR	Term in months
Share Secured Loan	5.00% over Share rate	up to 120
Share Secured Loan	4.00% over Share rate	up to 36
Certificate Secured Loan	3.00% over CD rate	due at CD maturity date

## Business Loans

Interest Rates Effective 11/23/2009

Loan Type
Risk-based Prime +2.25% up to Prime + 4.75%

APR= Annual Percentage Rate. Step Up Certificates are not eligible as security for Certificate Secured Loans. All interest rates are subject to change without notice. Actual interest rate may be higher dependent upon borrower's credit history, income and other factors. Interest Rates are set by the Board of Directors on a regular basis to reflect current market conditions. \*Qualified Co-signer required on all On Your Way VISA accounts \*\*Qualified Co-signer required for borrower's who don't meet minimum requirements [1] \$30 application fee, Minimum 1 year membership, 1 year full time employment, Age 18+, Account in good standing, Direct deposit, No credit check, Proof of income required, Term is 9 months, One loan permitted at a time