



# Loan Rates

## Auto Loans

Rates Effective 8/19/2010

Vehicle Type	36 month	48	60	66	72	84
New Vehicle 2010-2009	2.49%	3.49%	4.24%	4.24%	4.49%	5.99%
Newer Used Vehicle 2010-2009	2.49%	3.49%	4.24%	4.24%	4.49%	--
Used Vehicle 2008-2007	2.49%	3.49%	5.99%	5.99%	6.24%	--
Older Used Vehicle 2006-2004	5.49%	6.24%	6.74%	--	--	--
Older Used Vehicle Pre 2004	--	9.74%	--	--	--	--

All rates are subject to change without notice. Actual rate may be higher dependent upon borrower's credit history, income and other factors. Rates are set by the Board of Directors on a regular basis to reflect current market conditions. Rates shown include all possible discounts, up to 1.00% APR maximum discount. Rates shown include 0.50% APR discount for automatic payment with President's Club Checking account (discount amount varies for automatic payment with other checking accounts), 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. \$6,000 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

Rates Effective 2/22/2010

Vehicle Type	48 month	60	120	144	180
New Boat, RV and Camper 2010-2009	5.24%	5.99%	7.49%	--	7.74%
Newer Used Boat, RV and Camper 2010-2009	6.24%	6.74%	7.99%	8.24%	--
Used Boat, RV and Camper 2008-2007	6.74%	7.49%	8.74%	8.99%	--
Older Used Boat, RV and Camper 2006-2004	6.99%	7.74%	--	--	--
Older Used Boat, RV and Camper Pre 2004	10.49%	--	--	--	--

## Motorcycle, Personal Watercraft and Snowmobile Loans

Rates Effective 2/22/2010

Vehicle Type	48 month	60
New Motorcycles, Personal Watercraft, Snowmobiles 2010-2009	7.49%	8.24%
Newer Used Motorcycles, Personal Watercraft, Snowmobiles 2010-2009	8.24%	8.99%
Used Motorcycles, Personal Watercraft, Snowmobiles 2008-2007	8.99%	9.74%
Older Used Motorcycles, Personal Watercraft, Snowmobiles 2006-2004	9.24%	9.99%
Older Used Motorcycles, Personal Watercraft, Snowmobiles Pre 2004	11.49%	--

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## Signature Loans

Rates Effective 3/1/2010

Loan Type	Loan Amount	Fee	Rate
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	\$0.00	16.00%

## Secured Loans

Rates Effective 11/23/2009

Loan Type	Rate	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

Rates Effective 11/23/2009

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

Step Up Certificates are not eligible as security for Certificate Secured Loans. All rates are subject to change without notice. Actual rate may be higher dependent upon borrower's credit history, income and other factors. 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

