



CONSUMER LOAN RATE SCHEDULE

Rates Current as of 1/1/2019

ACCOUNT TYPE	TERMS	ANNUAL PERCENTAGE RATE (APR)
Credit Cards Platinum - Preferred Rate Platinum - Rewards	Revolving Revolving	9.74% - 18.74% Variable ¹ 11.24% - 20.24% Variable ¹
Credit Reserve	Revolving	14.90% Fixed
Auto Loans (Up to 20 years old)	Up to 84 Months	4.24% - 22.50% ²
Credit Union West Repossessed Vehicles	Up to 60 Months	3.90%
Secured Loan (RVs, Boats, Motorcycles, etc.)	Up to 180 Months	4.49% - 17.75% ²
Home Equity Line of Credit	Revolving	6.25% - 12.50% Variable ³
Home Equity Loan	Up to 240 Months	4.75% - 12.00% Fixed ⁴
Personal Loan	Up to 180 Months	9.50% - 20.25%
Share Secured Loan	Up to 120 Months	Based on the dividend rate plus a margin of 3%
Money Market Secured Loan	Up to 120 Months	Based on the dividend rate of applicable tier plus a margin of 3%
Certificate Secured Loan	Up to 60 Months	Based on the Certificate rate plus a margin of 3%
Credit Builder Loan	Up to 36 Months	Based on the share deposit dividend rate plus a margin of 7%

¹ Variable interest rates calculated by index (prime rate as published in Wall Street Journal) plus a margin. Rates are subject to credit qualifications and performance.

² Loan Rates (Auto & Secured) are based on amount financed, term, credit qualifications and performance.

³ Variable interest rates calculated by index (prime rate as published in Wall Street Journal) + margin with a floor of 4.75% APR and a ceiling of 18.00% APR. Rates are subject to loan-to-value, credit qualifications and performance. 10 year draw period. At the end of the draw period, the loan is amortized over a maximum period of 15 years. Available for owner and non-owner occupied residences.

⁴ Home Improvement loans available with LTVs (Loan-to-Value) of 91%-133%. The interest on the portion of the credit extension that is greater than the fair market value of the dwelling is not tax deductible for Federal income tax purposes. Please consult a tax advisor for further information regarding the deductibility of interest and charges. Available for owner and non-owner occupied residences.

Term based on amount financed. Other restrictions apply.

APR	ESTIMATED MONTHLY PAYMENT	APR	ESTIMATED MONTHLY PAYMENT
3.90%	\$368.00, Payment based on \$20,000 60 month loan	9.25%	\$806.97, Payment based on \$40,000 63 month loan
4.24%	\$340.90, Payment based on \$15,000 48 month loan	10.00%	\$500.11, Payment based on \$30,000 84 month loan
4.49%	\$1,191.88, Payment based on \$40,000 36 month loan	10.50%	\$232.86, Payment based on \$5,000 24 month loan
5.24%	\$713.92, Payment based on \$50,000 84 month loan	13.00%	\$228.74, Payment based on \$10,000 60 month loan
8.75%	\$709.71, Payment based on \$80,000 240 month loan	15.75%	\$396.97, Payment based on \$20,000 84 month loan
9.25%	\$229.85, Payment based on \$5,000 24 month loan	17.75%	\$987.50, Payment based on \$40,000 63 month loan

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We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.