Serving Members Since 1948

Inland Valley Federal Credit Union

Detail Loan Rates[1] *effective 8/01/2011*

New Vehicle[2] Loans

Percent Financing	Term in Months[5] 36	48	60	72
80%	**4.84%**	**5.04%**	**5.24%**	**5.44%**
90%	**5.09%**	**5.29%**	**5.49%**	**5.69%**
100%	**5.34%**	**5.54%**	**5.74%**	**5.94%**

2007 and Newer[3] Used Vehicle[4] Loans

Percent Financing	Term in Months[5] 36	48	60	72
80%	**5.34%**	**5.54%**	**5.74%**	**5.94%**
90%	**5.59%**	**5.79%**	**5.99%**	**6.19%**
100%	**5.84%**	**6.04%**	**6.24%**	**6.44%**

2007-2011[6] Recreational Vehicle[7] Loans

Percent Financing	Term in Months[8] 48	60	72	84	96	108	120	132	144
80%	**5.34%**	**5.54%**	**5.74%**	**5.94%**	**6.34%**	**6.74%**	**7.14%**	**7.54%**	**7.94%**
90%	**5.59%**	**5.79%**	**5.99%**	**6.19%**	**6.59%**	**6.99%**	**7.39%**	**7.79%**	**8.19%**
100%	**5.84%**	**6.04%**	**6.24%**	**6.44%**	**6.84%**	**7.24%**	**7.64%**	**8.04%**	**8.44%**

Personal Loans	**8.84%**
Platinum Visa	**8.88% - 13.80%**
Classic Visa	**11.88% - 15.00%**
Certificate Loan	**Certificate Rate +1.50%**

1 to 12 month Share Secured Loan	**3.75%**
13 to 36 month Share Secured Loan	**4.50%**
37 to 72 month Share Secured Loan	**5.25%**
73 to 120 month Share Secured Loan	**6.00%**

- ⇨ Inland Valley FCU utilizes a Risked Based Lending system. The above Base Rates will be adjusted based on a combination of your Experian FICO Score and MDS Bankruptcy Score.
- ⇨ On Vehicle, Recreation Vehicle and Personal Loans: The best scores may reduce rates up to 1.00%; the lowest scores may increase rates up to 9.75%.
- ✓ The following .25% patronage rebates are available on Personal, Vehicle and Recreational Vehicle Loans:
  - IVFCU Value Visa
  - Golden member
  - Usage of CU On-Line
  - Usage of E-Statement
- ✓ Members with a recurring "net pay" direct deposit into an account with automatic transfers to the loan earn a 0.50% rebate on Vehicle, Recreation Vehicle and Personal Loans.

1. All rates are unadjusted base Annual Percentage Rate, your actual rate may vary. Rates are set by the Board of Directors and are subject to change.
2. New vehicles are defined as current model year (2011) with fewer than 1,500 miles.
3. Vehicles 2006 and older model year add .50% to the base rate of 2007 and newer used vehicle loans.
4. Vehicles are defined as Passenger Cars, Trucks, Vans, Sport Utility Vehicles, Motorcycles and All Terrain Vehicles[5].
5. Loans on Vehicles 2006 and older model year and All-Terrain Vehicles have a maximum term of 60 months.
6. Recreational Vehicles 2006 and older model year add .50% to the base rate.
7. Recreation Vehicles are defined as Motor Homes, Trailers, Boats and Personal Watercraft[8].
8. Loans on Personal Watercraft have a maximum term of 60 months.

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