Serving Members Since 1948

# Inland Valley Federal Credit Union

## Detail Loan Rates[1] *effective 1/1/2009*

**New Vehicle[2] Loans**

| Percent Financing | Term in Months[5] 36 | 48 | 60 | 72 |
|---|---|---|---|---|
| 80% | **6.69%** | **6.89%** | **7.09%** | **7.29%** |
| 90% | **6.89%** | **7.09%** | **7.29%** | **7.49%** |
| 100% | **7.09%** | **7.29%** | **7.49%** | **7.69%** |

**2005 and Newer[3] Used Vehicle[4] Loans**

| Percent Financing | Term in Months[5] 36 | 48 | 60 | 72 |
|---|---|---|---|---|
| 80% | **7.19%** | **7.39%** | **7.59%** | **7.79%** |
| 90% | **7.39%** | **7.59%** | **7.79%** | **7.99%** |
| 100% | **7.59%** | **7.79%** | **7.99%** | **8.19%** |

**2005-2009[6] Recreational Vehicle[7] Loans**

| Percent Financing | Term in Months[8] 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 |
|---|---|---|---|---|---|---|---|---|---|
| 80% | **7.19%** | **7.39%** | **7.59%** | **7.79%** | **8.19%** | **8.59%** | **8.99%** | **9.39%** | **9.79%** |
| 90% | **7.39%** | **7.59%** | **7.79%** | **7.99%** | **8.39%** | **8.79%** | **9.19%** | **9.59%** | **9.99%** |
| 100% | **7.59%** | **7.79%** | **7.99%** | **8.19%** | **8.59%** | **8.99%** | **9.39%** | **9.79%** | **10.19%** |

| | |
|---|---|
| Personal Loans | **10.59%** |
| 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 highest scores may reduce rates up to 2.00%; the lowest scores may increase rates up to 7.00%.

- ✓ The following .20% patronage discounts are available on Personal, Vehicle and Recreational Vehicle Loans:
  IVFCU Value Visa — Usage of CU On-Line — 5 yr IVFCU Member in Good Standing
  Pre-Approved Loan[9] — Usage of E-Statement

***The maximum accumulated total patronage discount per loan is .80%.***

- ✓ Members with a recurring "net pay" direct deposit into an account with automatic transfers to the loan earn a 0.50% discount on Vehicle, Recreation Vehicle and Personal Loans.
- ✓ Golden members earn a .20% discount on Personal and Vehicle Loans and a .40% discount on Recreational Vehicle 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 (2009) with fewer than 1,500 miles.
3. Vehicles 2004 and older model year add .50% to the base rate of 2005 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 2004 and older model year and All-Terrain Vehicles have a maximum term of 60 months.
6. Recreational Vehicles 2004 and older model year add .60% 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.
9. Vehicle and Recreational Vehicle loans only.

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