Serving Members Since 1948

Inland Valley Federal Credit Union

Special Loan Rates[1]

November 1, 2011 – December 31, 2011

New Vehicle[2] Loans

Percent Financing	Term in Months[5]				
	36	48	60	72
80%	**3.34%**	**3.54%**	**3.74%**	**3.94%**
90%	**3.59%**	**3.79%**	**3.99%**	**4.19%**
100%	**3.84%**	**4.04%**	**4.24%**	**4.44%**

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

Percent Financing	Term in Months[5]				
	36	48	60	72
80%	**3.84%**	**4.04%**	**4.24%**	**4.44%**
90%	**4.09%**	**4.29%**	**4.49%**	**4.69%**
100%	**4.34%**	**4.54%**	**4.74%**	**4.94%**

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

Percent Financing	Term in Months[8]								
	48	60	72	84	96	108	120	132	144
80%	**3.84%**	**4.04%**	**4.24%**	**4.44%**	**4.84%**	**5.24%**	**5.64%**	**6.04%**	**6.44%**
90%	**4.09%**	**4.29%**	**4.49%**	**4.69%**	**5.09%**	**5.49%**	**5.89%**	**6.29%**	**6.69%**
100%	**4.34%**	**4.54%**	**4.74%**	**4.94%**	**5.34%**	**5.74%**	**6.14%**	**6.54%**	**6.94%**

☺ **Refinance Special: Lower your rate by up to 3.00% from your current rate.[9,10]**

☺ **Holiday Loan Special: 7.99% up to $2,500 with Maximum Term of 24 months.[10]**

☺ **Skip-a-Payment: skip your November, December or January Vehicle or Personal Loan payment, *for a low $30 processing fee*.[10,11]**

⇨ 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 — Usage of CU On-Line

Golden Member — 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. **The lowest available for vehicle loans during the special is 2.50%.** 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.
9. **The lowest available for refinanced vehicle loans during the special is 3.00%, the maximum rate is 12.00%; your rate may change by more or less than 3.00%.** The loan term is determined by the time remaining on the loan. The loan must be in good standing. IVFCU originated loans are not eligible for this promotion.
10. Not all applicants will qualify.
11. Only one payment may be skipped. Six consecutive payments must have been made on the loan. Accounts with late payments within the last 12 months are not eligible. Interest will continue to accrue during the month of the skipped payment and skipping a payment may result in higher total finance charges on the loan and extend the loan term beyond the original maturity date.

9389 Cherry Ave., P.O. Box 547, Fontana, Ca. 92334-0547 (909) 822-1810, Fax (909) 357-3005