

**AUTO LOAN**

Effective 01/18/2026

Model Years	Term	APR <sup>1</sup>
2016 or newer	36 months	From 4.74% - 18.00% APR <sup>2</sup>
2016 or newer	48 months	From 4.99% - 18.00% APR
2016 or newer	66 months	From 5.24% - 18.00% APR
2021 or newer	72 months	From 5.49% - 18.00% APR
2024 or newer	84 months	From 6.99% - 18.00% APR

Terms and Conditions

<sup>1</sup> APR = Annual Percentage Rate

<sup>2</sup> As of January 18, 2026, a sample payment based at 4.74% APR for 36 months per \$1,000 borrowed with 90 days to first payment: 35 monthly payments of \$30.09 and 1 final payment of \$29.71.

All loans are subject to approval. Rates, terms and conditions are subject to change.

Auto loan rates vary depending on your overall qualifications, credit, collateral and requested terms.

Discounts are available. Ask a Representative for the details. A Share Account with \$.01 Par Value is required to establish membership.

**CLASSROOM CASH or GEAR UP LOAN**

Effective 01/18/2026

Loan Type	Approximate Term	APR <sup>1</sup>	Loan Amount
Signature Loan	Max. 12 months	0% APR <sup>2</sup>	\$500 Maximum

Terms and Conditions

<sup>1</sup> APR = Annual Percentage Rate

<sup>2</sup> As of January 18, 2026, a sample payment based at 0.00% APR for 12 months per \$500 borrowed with 45 days to first payment: 11 monthly payments of \$41.67 and a final payment of \$41.63.

All loans subject to approval. Rates, terms, and conditions are subject to change. A Share Account with \$.01 Par Value is required to establish membership.

**HOME EQUITY LINE OF CREDIT (HELOC)**

Effective 01/18/2026

Loan Type	Approximate Term	APR <sup>1</sup>
Home Equity Line of Credit 80% or less combined-loan-to-value	10 year draw Up to 20 year repayment	5.99% Intro rate fixed for 12 months After that, the rate will be WSJ Prime + a margin Currently 6.75% + 1% = 7.75%
100% Home Equity Line of Credit 80.01%-100% combined-loan-to-value	10 year draw up to 20 year repayment	7.49% intro rate fixed for 12 months After that, the rate will be WSJ Prime + 2.5% margin Currently 6.75% + 2.5% = 9.25%

Terms & Conditions

<sup>1</sup> APR = Annual Percentage Rate

California Credit Union's primary area of service is Southern California which includes the following counties: Los Angeles, San Diego, Orange, Ventura, Riverside, San Bernardino, Kern, Imperial, Santa Barbara and San Luis Obispo. Your home must be owner occupied and located in our service area: Southern California. Introductory rate based on combined loan-to-value. After the initial fixed 12-month introductory period, your HELOC rate may adjust quarterly up to 1.0% based on WSJ Prime Rate + a margin. After the 10-year draw period, your HELOC rate may adjust annually up to 2.0% based on WSJ Prime Rate + a margin. As of January 18, 2026, the home equity line of credit rates range from 7.75% - 9.25% APR. The maximum Annual Percentage Rate that can apply is 12.0% and the minimum Annual Percentage Rate is 4.0%. Rates are variable, and subject to increase after account opening. If payment is made more than 15 days after due date, a late charge will be assessed equal to 20% of the interest due (\$5 minimum). An early closure fee of \$500-\$1,500 applies when the account is closed within 3 years of origination. Property insurance is required. All loans are subject to credit approval, income verification, and satisfactory appraisal and collateral. Maximum credit limit subject to combined loan-to-value guidelines. Rates, terms, and fees are subject to change without notice. Minimum credit line of \$25,000 required. A Share Account with \$.01 Par Value is required to establish membership.

**LINE OF CREDIT**

Effective 01/18/2026

Loan Type	APR <sup>1</sup>
Prime Plus Line of Credit	Rates as low as 12.75% APR <sup>1</sup> (Variable Rate) <sup>2</sup>

Terms and Conditions

<sup>1</sup> APR = Annual Percentage Rate.

<sup>2</sup> WSJ Prime Rate + a margin.

All loans subject to approval. Rates, terms, and conditions are subject to change. A \$10.00 late fee applies if the payment is not received within 10 days of the due date. A Share Account with \$.01 Par Value is required to establish membership.

**SHARE AND CERTIFICATE SECURED LOAN**

Effective 01/18/2026

Loan Type	Approximate Term	APR <sup>1</sup>
Share-Secured	Up to 60 months	Share Savings rate + 4% <sup>2</sup>
Certificate-Secured	Varies	Share Certificate rate + 3% <sup>3</sup>

Terms and Conditions

<sup>1</sup> APR = Annual Percentage Rate.

<sup>2</sup> As of January 18, 2026, a sample payment based at 4.05% APR for 36 months per \$1,000 borrowed with 45 days to first payment: 35 monthly payments of \$29.60 and a final payment of \$29.28. Regular Share accounts may be used as collateral.

<sup>3</sup> As of January 18, 2026, a sample payment based at 6.96% APR for 36 months per \$1,000 borrowed with 45 days to first payment: 35 monthly payments of \$30.94 and a final payment of \$30.89. Regular Certificate accounts may be used as collateral.

All loans subject to approval. Rates, terms, and conditions are subject to change.

A Share Account with \$.01 Par Value is required to establish membership.

**SIGNATURE PLUS LOAN**

Effective 01/18/2026

Loan Type	APR <sup>1</sup>
Signature Plus	Rates from 8.99%-18.00% APR <sup>2</sup>

Terms and Conditions

<sup>1</sup> APR is Annual Percentage Rate.

<sup>2</sup> As of January 18, 2026, a sample payment at 8.99% APR for 24 months per \$1,000 borrowed with 45 days to first payment: 23 monthly payments of \$45.85 and a final payment of \$45.71.

Your overall creditworthiness will determine the rate, term, and amount available to you. All loans are subject to credit approval.

Discounts are available. Ask a Representative for the details. A Share Account with \$.01 Par Value is required to establish membership.



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