

## AUTO LOAN

Effective 07/09/2025

| Model Years   | Term      | APR <sup>1</sup>                    |
|---------------|-----------|-------------------------------------|
| 2015 or newer | 36 months | From 5.24% - 17.6% APR <sup>2</sup> |
| 2015 or newer | 48 months | From 5.49% - 15.9% APR              |
| 2015 or newer | 66 months | From 5.79% - 18.1% APR              |
| 2020 or newer | 72 months | From 5.99% - 21.3% APR              |
| 2023 or newer | 84 months | From 6.99% - 23.5% APR              |

Terms and Conditions

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

<sup>2</sup> As of July 9, 2025, a sample payment based at 5.24% APR for 36 months per \$1,000 borrowed with 90 days to first payment: 35 monthly payments of \$30.34 and 1 final payment of \$30.27.

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.

## CLASSROOM CASH or GEAR UP LOAN

Effective 07/09/2025

| 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 July 9, 2025, 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.

## HOME EQUITY LINE OF CREDIT (HELOC)

Effective 07/09/2025

| Loan Type                                                          | Approximate Term                        | APR <sup>1</sup>                                                                                                            |
|--------------------------------------------------------------------|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Home Equity Line of Credit 80% or less combined-loan-to-value      | 10 year draw<br>Up to 20 year repayment | 5.99% Intro rate fixed for 12 months<br>After that, the rate will be WSJ Prime + a margin<br>Currently 7.5% + 1% = 8.5%     |
| 100% Home Equity Line of Credit 80.01%-100% combined-loan-to-value | 10 year draw<br>up to 20 year repayment | 7.49% intro rate fixed for 12 months<br>After that, the rate will be WSJ Prime + 2.5% margin<br>Currently 7.5% + 2.5% = 10% |

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 July 9, 2025 the home equity line of credit rates range from 8.5% - 10% 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 \$5 new membership fee may be required.

## LINE OF CREDIT

Effective 07/09/2025

| Loan Type                 | APR <sup>1</sup>                                                       |
|---------------------------|------------------------------------------------------------------------|
| Prime Plus Line of Credit | Rates as low as 13.5% APR <sup>1</sup><br>(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 \$5.00 membership fee may apply.

## SHARE AND CERTIFICATE SECURED LOAN

Effective 07/09/2025

| 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 July 9, 2025, 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 July 9, 2025 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.

## SIGNATURE PLUS LOAN

Effective 07/09/2025

| Loan Type      | APR <sup>1</sup>                         |
|----------------|------------------------------------------|
| Signature Plus | Rates from 8.99%-19.50% APR <sup>2</sup> |

Terms and Conditions

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

<sup>2</sup> As of July 9, 2025, 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.



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Equal Housing Opportunity.

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