

AUTO LOAN

Effective 11/22/2022

Model Years	Term	APR ¹
2012 or newer	36 months	From 3.99% - 18.55% APR ²
2012 or newer	48 months	From 4.74% - 16.45% APR
2012 or newer	66 months	From 4.99% - 19.25% APR
2017 or newer	72 months	From 5.24% - 20.55% APR
2020 or newer	84 months	From 5.99% - 13.24% APR

Terms and Conditions

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.

¹ APR = Annual Percentage Rate

² As of November 22, 2022, a sample payment based at 3.99% APR for 36 months per \$1,000 borrowed with 90 days to first payment: 35 monthly payments of \$29.71 and a final payment of \$29.69.

CLASSROOM CASH or GEAR UP LOAN

Effective 5/1/2021

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

Terms and Conditions

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

¹ APR = Annual Percentage Rate

² As of May 19, 2021, 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.

HOME EQUITY LINE OF CREDIT (HELOC)

Effective 11/03/2022

Loan Type	Approximate Term	APR ¹
Home Equity Line of Credit 80% or less combined-loan-to-value	10 year draw Up to 20 year repayment	2.99% Intro rate fixed for 12 months After that, the rate will be WSJ Prime + a margin Currently 7% + 1% = 8%
100% Home Equity Line of Credit 80.01%-100% combined-loan-to-value	10 year draw up to 20 year repayment	4.49% intro rate fixed for 12 months After that, the rate will be WSJ Prime + 2.5% margin Currently 7% + 2.5% = 9.5%

Terms and Conditions

Rates, terms, and conditions are subject to change.

¹ APR = Annual Percentage Rate

Must be an owner-occupied home and located in the following counties: Los Angeles, San Diego, Orange, Ventura, Riverside, San Bernardino, Kern, Imperial, Santa Barbara or San Luis Obispo. 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. The maximum Annual Percentage Rate that can apply is 12.0% and the minimum Annual Percentage Rate is 4.0%. 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). 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. Minimum credit line of \$25,000 required.

LINE OF CREDIT

Effective 11/03/2022

Loan Type	APR ¹
Prime Plus Line of Credit	Rates as low as 13% APR ¹ (Variable Rate) ²

Terms and Conditions

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

¹ APR = Annual Percentage Rate.

² The annual percentage rate may vary after the account is opened based on the WSJ Prime Rate + a margin.

SHARE AND CERTIFICATE SECURED LOAN

Effective 5/1/2021

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

Terms and Conditions

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

¹ APR = Annual Percentage Rate

² As of May 19, 2021, 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 \$147.99 and a final payment of \$147.75. Regular Share accounts may be used as collateral.

³ As of May 19, 2021, a sample payment based at 4.00% APR for 36 months per \$1,000 borrowed with 45 days to first payment: 35 monthly payments of \$147.87 and a final payment of \$147.80. Regular Certificate accounts may be used as collateral.

SIGNATURE PLUS LOAN

Effective 11/1/2021

Loan Type	APR ¹
Signature Plus	Rates from 7.99%-19.50% APR ²

Terms and Conditions

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

¹ APR is Annual Percentage Rate.

² As of November 1, 2021, a sample payment at 7.99% APR for 24 months per \$1,000 borrowed with 45 days to first payment: 23 monthly payments of \$45.37 and a final payment of \$45.19.

