



LOAN RATES

Effective: August 1, 2009

	48 month APR as low as:	60 month APR as low as:	72 month (1) APR as low as:		
New autos					
100% financing	5.74%	5.99%	6.24%		
85% financing	5.74%	5.74%	5.99%		
70% financing	5.74%	5.79%	5.74%		
Used autos (2005 - 2007 Models)					
100% financing	6.49%	6.74%	6.99%		
85% financing	6.49%	6.49%	6.74%		
70% financing	6.49%	6.49%	6.49%		
Used autos (1988 - 2004 Models)					
100% financing	6.99%	7.24%	7.49%		
85% financing	6.99%	6.99%	7.24%		
70% financing	6.99%	6.99%	6.99%		
New or used recreational (2)	72 month APR as low as:	84 month APR as low as:	96 month APR as low as:	120 month APR as low as:	144 month APR as low as:
100% financing	8.99%	9.24%	10.24%	10.99%	11.99%
85% financing	8.99%	8.99%	9.99%	10.74%	11.74%
70% financing	8.99%	8.99%	9.74%	10.49%	11.49%
Home Equity Line of Credit (4)	3 year intro APR		fully indexed APR		
Up to 90% of equity	4.50%		5.00%		
Signature Loans (Closed End)	24 month APR as low as:	36 month APR as low as:	48 month APR as low as:		
Maximum loan amount \$15,000	10.49%	11.49%	12.49%		
Line of Credit Loans	as low as:				
Maximum loan amount \$15,000	10.99%				
Credit Cards	APR	Credit limits			
Visa Platinum (no annual fee)	10.50%	up to \$20,000			
Visa Classic (no annual fee)	14.88%	up to \$10,000			
Visa Share Secured	14.88%	up to \$10,000			
Share Secured Loan (5)	APR				
Terms up to 120 months	6.00%				
CD Secured Loan	APR on collateral plus				
Term cannot exceed CD maturity date	3.00%				

1) Minimum \$15,000 loan amount required for 72 month financing

2) Includes Motor Homes; Travel Trailers; Boats; Personal Watercraft (3); and Motorcycles(3)

3) Maximum term for personal watercraft and motorcycles is 72 months

4) After three months, rate converts to then-current variable rate. Rate and payments adjust with each change in the Prime Rate. Interest-Only HELOC has 10-year draw period followed by 15-year full amortization period. Interest-only option available only during draw period. Available on owner-occupied California properties only. Maximum possible APR is 16.5% over the life of the loan

5) APR will be 3% above highest rate on shares pledged as security or 6%, whichever is higher.

Rates subject to change without notice. All loans subject to credit approval.

