

Loan Rates as of 1-Jul-17

GOODYEAR SAN ANGELO		FEDERAL	CREDIT	UNION					
GSAFCU		Loan rates		CALL FOR	CURRENT	RATES.	Title / Lien		
Loan		Credit	% to	Interest	# of	Insured	or a UCC1	Max	
Type		Base	loan	rate APR	Months		needed	amount	
Shares		A-D	100%	4.00%	6-120	yes	na	Share total	
<b>Signature</b>	695+	A	see max	4.90%	6 - 72	yes	na	12,500.00	
	609-694	B	"	7.25%	6 - 72	yes	na	12,000.00	
	550-608	C	"	9.25%	6 - 60	yes	na	10,000.00	
	549 down	D	"	13.25%	6 - 60	yes	na	7,500.00	
<b>* New Vehicles</b>	695+	A	100%	2.90%	6 - 84	yes	yes	NADA	
	609 - 694	B	100%	4.90%	6 - 84	"	"	"	
	550-608	C	95%	6.90%	6 - 84	"	"	"	
	549 down	D	95%	8.90%	6 - 84	"	"	"	
<b>* Current model year plus prior year that have not been titled. Program vehicles with less than 15,000 miles.</b>									
<b>** Used Veh.</b>	695+	A	100%	3.90%	6 - 84	yes	yes	NADA	
	609 - 694	B	100%	6.25%	6 - 84	"	"	"	
	550-608	C	95%	8.25%	6 - 84	"	"	"	
	549 down	D	95%	10.25%	6 - 84	"	"	"	
<b>** Previously titled vehicles or vehicles we previously made a loan on and it is being refinanced.</b>									
<b>Motorcycle</b>	695+	A	100%	5.50%	6 - 84	yes	yes	NADA	
	609 - 694	B	100%	7.00%	6 - 84	"	"	"	
	550-608	C	95%	9.00%	6 - 84	"	"	"	
	549 down	D	95%	10.00%	6 - 84	"	"	"	
<b>ATV &amp; Watercraft</b>	695+	A	100%	6.90%	6 - 84	yes	yes	NADA	
	609 - 694	B	100%	8.90%	6 - 84	"	"	"	
	550-608	C	90%	9.90%	6 - 84	"	"	"	
	549 down	D	90%	10.90%	6 - 84	"	"	"	
<b>Motorhome &amp; Travel Trailer</b>	695+	A	100%	7.00%	6 - 84	yes	yes	NADA	
	609 - 694	B	100%	8.90%	6 - 84	"	"	"	
	550-608	C	95%	10.50%	6 - 84	"	"	"	
	549 down	D	95%	12.50%	6 - 84	"	"	"	
<b>Equipment</b>	695+	A	100%	7.25%	6 - 78	yes	yes	Bookvalue	
	Power tool	609 - 694	B	95%	8.75%	6 - 78	"	"	"
	Motorized tool	550-608	C	90%	10.75%	6 - 78	"	"	"
		549 down	D	90%	12.75%	6 - 78	"	"	"
<b>Others</b>		A - D		Board set				Market	
	<b>Short Term</b>	<b>Loans</b>	A-D	100%	18.00%	3	yes	no	
<b>MBL</b>	<b>Loans</b>	A-B only	95%	8.00%	6-120	yes	yes	Market	
	<b>All Others</b>			Board set					

Loans over \$50,000.00 must be board approved.

Loans over 45% debt ratio must have board approval.

Board members with over \$20,000 in aggregate amounts must have board approval.

We will never charge more than a 18% maximum interest rate which

will include any or all charges for a loan.

Members will be given a "B" score if they have no credit history

