

GOODYEAR SAN ANGELO	FEDERAL CREDIT UNION	08/01/23	Expand	bracket	ranges			
Loan Rates	Effective	Loan rate	Credit	% to loan	CALL FOR Interest rate APR	CURRENT # of Months	RATES. Insured	Title / Lien or a UCC1 Max needed amount
Loan Type	Base	Base	Base	loan	rate APR	# of Months	Insured	needed amount
Shares		A-D		100%	4.00%	6 - 120	yes	na Share ttl
Signature	690+	A		see max	5.75%	6 - 72		na 14,000.00
	609-689	B		"	8.50%	6 - 72		na 12,000.00
	545-608	C		"	10.25%	6 - 60		na 8,000.00
	544 down	D		"	15.00%	6 - 60		na 5,000.00
New Vehicles	690+	A		100%	3.90%	6 - 84	yes	yes NADA
	609 - 689	B		100%	5.50%	6 - 84	"	" "
	545-608	C		95%	7.50%	6 - 84	"	" "
	544 down	D		95%	10.00%	6 - 84	"	" "
Current & prior year plus that has not been titled. Program vehicles with less than 15,000 miles.								
Used Veh.	690+	A		100%	4.90%	6 - 84	yes	yes NADA
	609 - 689	B		100%	6.75%	6 - 84	"	" "
	545-608	C		95%	9.50%	6 - 84	"	" "
	544 down	D		95%	11.50%	6 - 84	"	" "
Previously titled vehicles or vehicles we previously made a loan on and it is being refinanced.								
Motorcycle	690+	A		100%	6.90%	6 - 84	yes	yes NADA
	609 - 689	B		100%	9.50%	6 - 84	"	" "
	545-608	C		95%	10.50%	6 - 84	"	" "
	544 down	D		95%	11.50%	6 - 84	"	" "
ATV & Watercraft	690+	A		100%	7.90%	6 - 84	yes	yes NADA
	609 - 689	B		100%	9.90%	6 - 84	"	" "
	545-608	C		90%	10.90%	6 - 84	"	" "
	544 down	D		90%	11.90%	6 - 84	"	" "
Motorhome & Travel Trailer	690+	A		100%	7.90%	6 - 84	yes	yes NADA
	609 - 689	B		100%	9.90%	6 - 84	"	" "
	545-608	C		95%	11.90%	6 - 84	"	" "
	544 down	D		95%	13.90%	6 - 84	"	" "
Equipment	690+	A		100%	8.75%	6 - 78	yes	yes Bookvalue
Power tool	609 - 689	B		95%	9.75%	6 - 78	"	" "
Motorized tool	545-608	C		90%	11.75%	6 - 78	"	" "
	544 down	D		90%	13.75%	6 - 78	"	" "
Others		A - D				Board set		Market
Short Term	Loans	A-D		100%	15.00%	6	yes	no
MBL	Loans	A-B only		95%	8.00%	6-120	yes	yes Market
	All Others					Board set		
Credit Reports	\$18.00							

Loans over \$50,000.00 or over a 45% debt ratio must have board approval.

Members will given a "B" credit rating if they don't have a rating.





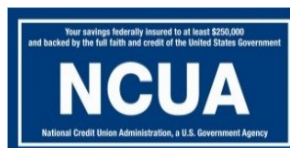
Loan Rates as of		1-Apr-20						
GOODYEAR SAN ANGELO		FEDERAL	CREDIT	UNION				
GSAFCU		Loan rates		CALL FOR	CURRENT	RATES.	Title / Lien	
Loan		Credit	% to	Interest	# of	Insured	or a UCCMax	
Type		Base	loan	rate APR	Months		needed	amount
Shares		A-D	100%	4.00%	6-120	yes	na	Share total
Signature	695+	A	see max	5.25%	6 - 72	yes	na	12,500.00
	609-694	B	"	8.25%	6- 72	yes	na	12,000.00
	550-608	C	"	10.25%	6 - 60	yes	na	10,000.00
	549 down	D	"	15.00%	6 - 60	yes	na	7,500.00
New Vehicles	695+	A	100%	3.10%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	5.25%	6 - 84	"	"	"
	550-608	C	95%	7.50%	6 - 84	"	"	"
	549 down	D	95%	10.00%	6 - 84	"	"	"
Current model year plus prior year that have not been titled. Program vehicles with less than 15,000 miles.								
Used Veh.	695+	A	100%	4.25%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	6.75%	6 - 84	"	"	"
	550-608	C	95%	9.25%	6 - 84	"	"	"
	549 down	D	95%	11.25%	6 - 84	"	"	"
Previously titled vehicles or vehicles we previously made a loan on and it is being refinanced.								
Motorcycle	695+	A	100%	6.00%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	9.50%	6 - 84	"	"	"
	550-608	C	95%	9.50%	6 - 84	"	"	"
	549 down	D	95%	11.00%	6 - 84	"	"	"
ATV & Watercraft	695+	A	100%	7.50%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	9.50%	6 - 84	"	"	"
	550-608	C	90%	10.50%	6 - 84	"	"	"
	549 down	D	90%	11.50%	6 - 84	"	"	"
Motorhome & Travel Trailer	695+	A	100%	7.50%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	9.50%	6 - 84	"	"	"
	550-608	C	95%	11.00%	6 - 84	"	"	"
	549 down	D	95%	13.00%	6 - 84	"	"	"
Equipment	695+	A	100%	7.75%	6 - 78	yes	yes	Bookvalue
Power tool	609 - 694	B	95%	9.25%	6 - 78	"	"	"
Motorized tool	550-608	C	90%	11.25%	6 - 78	"	"	"
	549 down	D	90%	13.25%	6 - 78	"	"	"
Others		A - D			Board set			Market
Short Term	Loans	A-D	100%	18.00%	6	yes	no	
MBL	Loans	A-B only	95%	8.00%	6-120	yes	yes	Market
	All Others				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
 Members will be given a "B" score if they have no credit history



0.35

1

1

1.75

0.2

0.35

1.6

1.1

0.35

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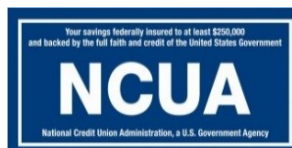
GOODYEAR SAN ANGELO	FEDERAL CREDIT UNION	Effective	1-Mar-19	CALL FOR	CURRENT	RATES.	Title / Lien	
Loan Rates	www.gysafcu.com	Loan rates	Credit	% to	Interest	# of	Insured	or a UCC1Max
Loan Type	Base	loan	rate APR	Months			needed	amount
Shares		A-D	100%	4.00%	6-120	yes	na	Share total
Signature	695+	A	see max	5.25%	6 - 72	yes	na	12,500.00
	609-694	B	"	8.25%	6 - 72	yes	na	12,000.00
	550-608	C	"	10.25%	6 - 60	yes	na	10,000.00
	549 down	D	"	15.00%	6 - 60	yes	na	7,500.00
New Vehicles	695+	A	100%	3.10%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	5.25%	6 - 84	"	"	"
	550-608	C	95%	7.50%	6 - 84	"	"	"
	549 down	D	95%	10.00%	6 - 84	"	"	"
Current model year plus prior year that have not been titled. Program vehicles with less than 15,000 miles.								
Used Veh.	695+	A	100%	4.25%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	6.75%	6 - 84	"	"	"
	550-608	C	95%	9.25%	6 - 84	"	"	"
	549 down	D	95%	11.25%	6 - 84	"	"	"
Previously titled vehicles or vehicles we previously made a loan on and it is being refinanced.								
Motorcycle	695+	A	100%	6.00%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	9.50%	6 - 84	"	"	"
	550-608	C	95%	10.25%	6 - 84	"	"	"
	549 down	D	95%	11.50%	6 - 84	"	"	"
ATV & Watercraft	695+	A	100%	7.50%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	9.50%	6 - 84	"	"	"
	550-608	C	90%	10.50%	6 - 84	"	"	"
	549 down	D	90%	11.50%	6 - 84	"	"	"
Motorhome & Travel Trailer	695+	A	100%	7.50%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	9.50%	6 - 84	"	"	"
	550-608	C	95%	11.00%	6 - 84	"	"	"
	549 down	D	95%	13.00%	6 - 84	"	"	"
Equipment	695+	A	100%	7.75%	6 - 78	yes	yes	Bookvalue
Power tool	609 - 694	B	95%	9.25%	6 - 78	"	"	"
Motorized tool	550-608	C	90%	11.25%	6 - 78	"	"	"
	549 down	D	90%	13.25%	6 - 78	"	"	"
Others		A - D			Board set			Market
Short Term	Loans	A-D	100%	18.00%	6	yes	no	
MBL	Loans	A-B only	95%	8.00%	6-120	yes	yes	Market
	All Others				Board set			

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

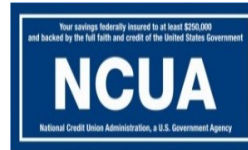
Loans over 45% debt ratio must have board approval.

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



	Goodyear San Angelo	FCU		consider	change				
	Loan Rates	Effective	1-Mar-19						
www.	gysafcu.com		Loan rates	Call for	Current	Rates	Title		
	Loan		Credit	Interest	# of	Insured	/Lien	Max	
	Type		Base	% to	rate APR	Months	UCC1	amount	
NOW	Signature	695+	A	see max	5.25%	6 - 72	yes	na	12,500.00
		609-694	B	"	8.25%	6- 72	yes	na	12,000.00
		550-608	C	"	10.25%	6 - 60	yes	na	10,000.00
		549 down	D	"	15.00%	6 - 60	yes	na	7,500.00
CHANGE	Signature	695+	A	see max	5.25%	6 - 72	yes	na	14,000.00
TO		609-694	B	"	8.25%	6- 72	yes	na	12,000.00
		550-608	C	"	10.25%	6 - 60	yes	na	8,000.00
		549 down	D	"	15.00%	6 - 60	yes	na	5,000.00



old rates prior to 2014
2014

Goodyear Federal CU CALL FOR CURRENT RATES.

Loan Rate Sheet 1/1/2014

Loan Type	Credit Base	% to loan	Interest rate APR	# of Months	Insured	Lien/UCC1Max needed	amount
Shares	A-D	100%	4.50%	3 - 72	na	na	Share total

Signature

700+	A	see max	5.50%	3 - 60	na	na	10,000.00
625-699	B	"	7.50%	3 - 60	na	na	9,000.00
575-624	C	"	10.00%	3 - 48	na	na	6,000.00
574 down	D	"	15.00%	3 - 36	na	na	3,000.00

New Veh.

700+	A	100%	5.00%	6 - 72	yes	yes	NADA
625-699	B	100%	5.50%	6 - 72	"	"	"
575-624	C	95%	6.00%	6 - 72	"	"	"
574 down	D	95%	7.00%	6 - 72	"	"	"

Used Veh

700+	A	100%	5.50%	6 - 72	yes	yes	NADA
625-699	B	100%	6.00%	6 - 72	"	"	"
575-624	C	95%	7.00%	6 - 72	"	"	"
574 down	D	95%	8.00%	6 - 72	"	"	"

Motorcycles

700+	A	100%	5.50%	6 - 72	yes	yes	NADA
625-699	B	100%	6.00%	6 - 72	"	"	"
575-624	C	95%	7.00%	6 - 72	"	"	"
574 down	D	95%	8.00%	6 - 72	"	"	"

ATV

700+	A	100%	6.50%	6 - 72	yes	yes	NADA
625-699	B	100%	7.50%	6 - 72	"	"	"
575-624	C	90%	8.50%	6 - 72	"	"	"
574 down	D	90%	9.50%	6 - 72	"	"	"

Watercraft

700+	A	100%	6.90%	6 - 72	yes	yes	NADA
625-699	B	100%	7.50%	6 - 72	"	"	"
575-624	C	90%	8.50%	6 - 72	"	"	"
574 down	D	90%	9.50%	6 - 72	"	"	"

Motorhomes

700+	A	100%	6.90%	6 - 72	yes	yes	NADA
625-699	B	100%	7.50%	6 - 72	"	"	"
575-624	C	90%	8.50%	6 - 72	"	"	"
574 down	D	90%	9.50%	6 - 72	"	"	"

Con. Equpt.

700+	A	100%	7.00%	6 - 72	yes	yes	NADA
625-699	B	95%	8.00%	6 - 72	"	"	"
575-624	C	90%	10.00%	6 - 72	"	"	"
574 down	D	90%	12.00%	6 - 72	"	"	"

Goodyear Federal CU CALL FOR CURRENT RATES

Loan Rate Sheet 2/1/2012

Loan Type	Credit Base	% to loan	Interest rate	# of Months	Insured	Lien/UCC1Max needed	amount
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Home	A-D	100%	set by BOD	6-360	yes	yes	market
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neloancu.com

e Improvement

A - D	75%	set by BOD	6 - 120	yes	yes	market
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Commercia

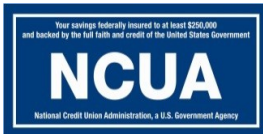
Set by BOD A - D set by BOD

ort Term Lo	A-D	100%	24.00%	3	yes	no	set
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All Others

Set by BOD

All loan criteria is set by board and may have changed. Call us



GAP PURCHASES