

# CONSUMER LOAN RATES

Effective December 1, 2022

## VEHICLE LOANS

| NEW AUTO    |                |            |
|-------------|----------------|------------|
| Term        | APR* Range     | Financing  |
| Up to 60 Mo | 6.24% - 14.74% | Up to 130% |
| 61 - 72 Mo  | 6.49% - 15.24% | Up to 130% |
| 73 - 84 Mo  | 6.99% - 11.24% | Up to 130% |

| NEW / USED MOTORCYCLE |                |            |
|-----------------------|----------------|------------|
| Term                  | APR* Range     | Financing  |
| Up to 48 Mo           | 7.99% - 15.99% | Up to 100% |
| 49 - 84 Mo            | 8.49% - 16.49% | Up to 100% |

| NEW / USED PERSONAL WATERCRAFT |                 |            |
|--------------------------------|-----------------|------------|
| Term                           | APR* Range      | Financing  |
| Up to 48 Mo                    | 9.99% - 17.99%  | Up to 100% |
| 60 - 84 Mo                     | 10.49% - 18.49% | Up to 100% |

| USED AUTO   |                |            |
|-------------|----------------|------------|
| Term        | APR* Range     | Financing  |
| Up to 60 Mo | 6.44% - 14.94% | Up to 130% |
| 61 - 72 Mo  | 6.69% - 15.44% | Up to 130% |
| 73 - 84 Mo  | 7.19% - 11.44% | Up to 130% |

| NEW / USED RECREATIONAL VEHICLE |                |            |
|---------------------------------|----------------|------------|
| Term                            | APR* Range     | Financing  |
| Up to 60 Mo                     | 8.00% - 17.50% | Up to 100% |
| 61 - 72 Mo                      | 8.00% - 11.50% | Up to 100% |
| 73 - 120 Mo                     | 8.25% - 11.75% | Up to 100% |

| NEW / USED BOAT |                |            |
|-----------------|----------------|------------|
| Term            | APR* Range     | Financing  |
| Up to 72 Mo     | 8.00% - 14.00% | Up to 100% |
| 73 - 84 Mo      | 8.25% - 14.25% | Up to 100% |

Up to 0.75% rate discount applies to vehicle loans if eligible (0.25% for autopay from Eagle checking, 0.25% for loan loyalty and 0.25% for ≤ 80% LTV)

## PERSONAL LOANS

| PERSONAL LOAN |                 |
|---------------|-----------------|
| Term          | APR* Range      |
| Up to 24 Mo   | 10.99% - 18.99% |
| 25 - 36 Mo    | 11.24% - 19.24% |
| 37 - 48 Mo    | 11.49% - 19.49% |
| 49 - 60 Mo    | 11.74% - 19.74% |

| DEBT CONSOLIDATION |                 |
|--------------------|-----------------|
| Term               | APR* Range      |
| Up to 24 Mo        | 10.99% - 18.99% |
| 25 - 36 Mo         | 11.24% - 19.24% |
| 37 - 48 Mo         | 11.49% - 19.49% |
| 49 - 60 Mo         | 11.74% - 19.74% |

| BICYCLES    |                |           |
|-------------|----------------|-----------|
| Term        | APR* Range     | Financing |
| Up to 48 Mo | 9.49% - 15.49% | 100%      |

| PERSONAL LINE OF CREDIT |  |
|-------------------------|--|
| APR* Range              |  |
| 10.99% - 18.99%         |  |

| ENERGY LOAN <sup>t</sup> |               |
|--------------------------|---------------|
| Term                     | APR* Range    |
| Up to 96 Mo              | 4.99% - 6.99% |
| 97 - 120 Mo              | 5.49% - 7.49% |
| 121 - 180 Mo             | 5.99% - 7.99% |

| GOGREEN LOAN |               |
|--------------|---------------|
| Term         | APR* Range    |
| Up to 96 Mo  | 3.95% - 7.95% |
| 97 - 120 Mo  | 4.45% - 7.95% |
| 121 - 180 Mo | 4.95% - 7.95% |

Up to 0.50% rate discount applies to personal loans if eligible (0.25% for autopay from Eagle checking and 0.25% for loan loyalty)

## CREDIT CARDS

| MASTERCARD PLATINUM CREDIT CARD |                      |            |
|---------------------------------|----------------------|------------|
| APR* Range                      | Balance Transfer Fee | Annual Fee |
| 9.50% - 18.90%                  | \$0                  | \$0        |

| MASTERCARD CREDIT BUILDER CREDIT CARD <sup>tt</sup> |                      |            |
|---|----------------------|------------|
| APR*  | Balance Transfer Fee | Annual Fee |
| 13.90%  | \$0                  | \$0        |

| MASTERCARD REWARDS CREDIT CARD |                      |            |
|--------------------------------|----------------------|------------|
| APR* Range                     | Balance Transfer Fee | Annual Fee |
| 9.99% - 21.49%                 | \$0                  | \$0        |

## SECURED LOANS

| SHARE SECURED LOAN <sup>tt</sup> |       |           |
|----------------------------------|-------|-----------|
| Term                             | APR*  | Financing |
| Up to 60 Mo                      | 3.25% | 100%      |

| CERTIFICATE SECURED LOAN <sup>tt</sup> |                          |           |
|--|--------------------------|-----------|
| Term                                   | APR*                     | Financing |
| Term of Deposit                        | 3.00% Over Dividend Rate | 90%       |

\*APR=Annual Percentage Rate. Your APR is determined by your credit qualifications. All rates quoted DO NOT include the rate discounts available. Vehicle loans up to 0.75%: 0.25% for auto from Eagle checking, 0.25% for loan loyalty, (having a prior Eagle loan) and 0.25% for 80% or less LTV. Personal Loans are up to 0.50%: 0.25% for auto from Eagle checking and 0.25% for loan loyalty, having a prior Eagle loan. Rates will increase by 1% for vehicles over 5 years and 2% for vehicles with over 100,000 miles. The rates listed above are current as of the effective date and are not intended to be inclusive or a commitment of the pricing for which you may qualify. The loan and accompanying interest rates, points, and APR you may qualify for are based on your credit history, loan-to-value, occupancy, property type, loan amount, loan purpose, and income/financial obligations. All loans are subject to a minimum credit qualifying score. Interest rates, points and APRs are subject to change without notice. Financing percentages reflect maximum amounts, and, in some cases, you may not qualify for maximum financing. Auto financing up to 130% includes taxes, license and insurance for qualified borrowers up to 130% of MSRP for new cars and 130% of the NADA value or Kelley Blue Book for used cars. All other vehicles financing up to 100%. Maximum loan amount is \$125,000 on vehicles, RVs and Boats. Members cannot exceed over \$25,000 on unsecured loans with Eagle. No application fees on consumer loans. <sup>t</sup>Energy Loan processing and third-party fees apply. Fees vary by product and contractor/vendor relationship. Fees may not be waived. No annual fee/prepayment fee or penalty. Late fee = 3% of payment after 10 days (\$5 minimum). Energy Loans require a signed copy of the invoice/contract and all required permits must be in place in order to fund. Work must be performed by Eagle approved contractors. Property must be owner-occupied primary residence located in California. Lien placed on home through UCC Financing Statement for all loans over \$10,000. A UCC Financing Statement is filed to perfect a security interest in named collateral and established priority in case of debtor default or bankruptcy. <sup>tt</sup>MasterCard Credit Builder Credit Card and Share/Certificate Secured Loan is secured by deposit into a Credit Union Share.

