



Consumer Loan Disclosures

New Car Loan

New car loan down payment is 0% with a minimum loan balance of \$15,000 for 72 months, maximum term. Maximum loan amounts for new Auto loans will be 100% MSRP. 72 payments of \$15.84 per \$1000 borrowed.

Used Car Loan

Used car loan down payment is 0%. Maximum loan amounts for used Auto loans will be 100% of NADA Retail Value.

Personal Unsecured Loans

Maximum loan amount \$5,000 with a maximum term 48 months. 48 payments of \$26.08 per \$1000 borrowed.

Available Loan Discounts

- 1) .25% rate discount if borrower has an existing checking account, Direct Deposit & Auto Transfer for payment.
- 2) .25% rate discount if borrower is an existing First At Work member, requires #1 above
- 3) .25% rate discount for Hero and Champion member, requires #1 above.

* **“Rates As Low As”** are based on .50% rate discount from the application of discounts #1 and (#2 or #3) above.

Savings Secured Loans (Installment) Apply & close at Branch

Minimum \$500.00

Maximum 100% of Available Balance

36 payments of \$29.19 per \$1,000 borrowed

Certificate Secured Loans (Installment)

Minimum \$500.00

Maximum 100% of Available Balance

36 payments of \$29.68 per \$1,000 borrowed