# **Consumer Loan Disclosures**



### **New Car Loan**

New car loan down payment is 0%. Maximum loan amounts for new Auto loans will be 100% of MSRP. Minimum balance requirement is \$15,000.00 on maximum term of 72 months.

### **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.

### **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.

**Certificate Secured Loans (Installment)** Minimum \$500.00 Maximum 100% of Available Balance.