Effective 01/27/2014

TRUE NORTH
FEDERAL CREDIT UNION

# CONSUMER LOANS

| New & Used Cars | Terms | Loan Rates/APR | | |
|---|---|---|---|---|
| | up to 96 months | 2.65% - 17.75% APR | | |
| **Motorhomes & Boats** | **Terms** | **Loan Rates/APR** | | |
| | up to 180 months | 4.50% - 10.75% APR | | |
| **Motorcycles & RVs** | **Terms** | **Loan Rates/APR** | | |
| | up to 84 months | 3.5% - 16.00% APR | | |
| **Personal Loans** | **Terms** | **Loan Rates/APR** | | |
| | up to 60 months | 11.90% - 17.90% APR | | |
| **Overdraft Line of Credit** | **Terms** | **Loan Rates/APR** | | **Max Amount** |
| | Revolving | 18.00% APR | | $500 to $3000 |
| **Credit Cards** | **Terms** | **Loan Rates/APR** | **Financing** | **Credit limit** |
| Visa Platinum | Revolving | 9.90% or 12.50% when you open your account, based on your credit worthiness | | up to $20,000 |
| Home Equity Line Platinum Mastercard | Revolving | Variable rate of 3.25% – 18.00% APR | Up to 90% | $75000 maximum |
| Secured Visa Platinum | Revolving | 14.50% APR | | $500 min/$5000max |
| **Share Secured** | **Terms** | **Loan Rates/APR** | | **Max Amount** |
| | Varies | 3.00% above stated dividend | | $100,000 |

***Financing is available up to 100% on approved credit. Your loan rate will be determined by your credit worthiness.***

***Insurance is required for all collateralized loans.***

***Establish an automatic payment from your True North FCU Checking Account and receive a rate reduction of 0.15%.***

***Election of GAP and True Protection will qualify you for a rate reduction of 0.15%.***

***APR will increase on established loans that no longer qualify for the rate reductions.***

***Rates are subject to change at any time.***

EQUAL HOUSING OPPORTUNITY

NCUA

**Anchorage 771-4777 Fairbanks 328-4777 Juneau 523-4777**
**24/7 loans 866-564-2259 or at www.truenorthfcu.org**

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# REAL ESTATE LOANS

| Easy on the Pocket DOT | Terms | Loan Rates/APR | | |
|---|---|---|---|---|
| | 20 yr Amort - 7 yr balloon | 7.25% - 8.50% APR | | |
| | 25 yr Amort - 7 yr balloon | 7.50% - 8.75% APR | | |
| | 30 yr Amort - 7 yr balloon | 7.75% - 9.00% APR | | |
| **Equity Access DOT** | **rates** | **Loan Rates/APR** | | |
| **w/LTV < 80%** | 1 - 60 months | 6.50% - 11.50% APR | | |
| | 61 - 120 months | 6.75% - 11.50% APR | | |
| | 121 - 144 months | 7.00% - 8.00% APR | | |
| | 145 - 180 months | 7.25% - 7.75% APR | | |
| **Equity Access DOT** | **Terms** | **Loan Rates/APR** | | |
| **w/LTV > 80%** | 1 - 60 months | 7.50% - 11.50% APR | | |
| | 61 - 120 months | 7.75% - 11.50% APR | | |
| | 121 - 144 months | 8.00% - 9.00% APR | | |
| | 145 - 180 months | 8.25% - 8.75% APR | | |
| **Residential Lot Loan** | **Terms** | **Loan Rates/APR** | | |
| | 1 - 60 months | 7.25% - 9.50% APR | | |
| | 61 - 144 months | 7.50% - 9.75% APR | | |
| | 15 yr Amort - 5 yr balloon | 7.75% - 9.75% APR | | |
| **Boat Condo/Hangar Loans** | **Terms** | **Loan Rates/APR** | | |
| | 20 yr Amort - 5 yr balloon | 6.75% APR | | |
| **First Mortgage** | Call your local branch for more information or visit our website at www.truenorthfcu.org | | | |

***Loan to Value, Interest Rates, Loan Fees and Loan Terms vary depending on loan type and individual member qualifications. Please see the lending staff for additional information.***

***Insurance is required for all collateralized loans.***

***Establish an automatic payment from your True North FCU Checking Account and receive a rate reduction of 0.15%.***

***APR will increase on established loans that no longer qualify for the rate reduction.***

***Rates are subject to change at any time.***

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