



CONSUMER LOANS

New & Used Cars	Terms	Loan Rates/APR**		
	up to 96 months	3.24% - 17.60% APR		
Boats	Terms	Loan Rates/APR**		
	up to 180 months	4.64% - 16.00% APR		
Motorhomes	Terms	Loan Rates/APR**		
	up to 180 months	4.79% - 16.00% APR		
Motorcycles & RVs	Terms	Loan Rates/APR**		
	up to 84 months	4.24% - 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		Credit limit
MasterCard	Revolving	9.90% or 12.50% when you open your account, based on your credit worthiness		up to \$20,000
Secured MasterCard	Revolving	14.50% APR		\$500 min/\$5000max
Share Secured	Terms	Loan Rates/APR		Max Amount
	Varies	3.00% above stated dividend		\$100,000

****Disclosed rate includes 0.15% discount for credit protection product.**

Insurance is required for all collateralized loans.

Financing is available up to 100% on approved credit.

Your loan rate will be determined by your credit worthiness.

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

Rates are subject to change at any time.

Member Contact Center (907) 523-4700

www.TrueNorthFCU.org





REAL ESTATE LOANS

	Terms	Loan Rates/APR	Financing	Max Amount
Home Equity Line of Credit	Revolving	Variable rate of Prime – 18.00% APR *	Up to 90%	\$250,000 maximum
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			

Fees for Real Estate Loans (please verify with your Loan Officer):

Property Profile	\$75.00
Flood Search Fee	\$14.00
Reconveyance Fee	\$65.00
Recording Fee	\$50.00
Origination Fees	EZ on the Pocket \$150 Flat Fee; Equity Access 1% or \$250 minimum; Lot Loan \$950 Flat Fee; HELOC \$199 Flat Fee.

*Variable rate product. Rate determined by LTV and tied to Prime Rate (Wall Street Journal). Maximum Rate is 18% APR.

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.

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Anchorage 771-4777 Fairbanks 328-4777 Juneau 523-4777



24/7 loans 866-564-2259

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