



## CONSUMER LOANS

New & Used Cars	Terms	Loan Rates/APR**		
	up to 96 months	1.90% - 17.60% APR		
<b>Boats</b>	<b>Terms</b>	<b>Loan Rates/APR**</b>		
	up to 180 months	4.34% - 16.00% APR		
<b>Motorhomes</b>	<b>Terms</b>	<b>Loan Rates/APR**</b>		
	up to 180 months	4.49% - 16.00% APR		
<b>Motorcycles &amp; RVs</b>	<b>Terms</b>	<b>Loan Rates/APR**</b>		
	up to 84 months	3.49% - 16.00% APR		
<b>Personal Loans</b>	<b>Terms</b>	<b>Loan Rates/APR</b>		
	up to 60 months	11.9% - 17.90% APR		
<b>Overdraft Line of Credit</b>	<b>Terms</b>	<b>Loan Rates/APR</b>		<b>Max Amount</b>
	Revolving	18.00% APR		\$500 to \$3000
<b>Credit Cards</b>	<b>Terms</b>	<b>Loan Rates/APR</b>		<b>Credit limit</b>
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
<b>Share Secured</b>	<b>Terms</b>	<b>Loan Rates/APR</b>		<b>Max Amount</b>
	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](http://www.TrueNorthFCU.org)



Effective 08/10/2020



## REAL ESTATE LOANS

	Terms	Loan Rates/APR	Financing	Max Amount
<b>Home Equity Line of Credit</b>	Revolving	Variable rate of Prime – 18.00% APR *	Up to 90%	\$250,000 maximum
<b>Easy on the Pocket DOT</b>	<b>Terms</b>	<b>Loan Rates/APR</b>		
	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		
<b>Equity Access DOT</b>	<b>rates</b>	<b>Loan Rates/APR</b>		
<b>w/LTV &lt; 80%</b>	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		
<b>Equity Access DOT</b>	<b>Terms</b>	<b>Loan Rates/APR</b>		
<b>w/LTV &gt; 80%</b>	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		
<b>Residential Lot Loan</b>	<b>Terms</b>	<b>Loan Rates/APR</b>		
	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		
<b>Boat Condo/Hangar Loans</b>	<b>Terms</b>	<b>Loan Rates/APR</b>		
	20 yr Amort - 5 yr balloon	6.75% APR		
<b>First Mortgage</b>	Call your local branch for more information or visit our website at <a href="http://www.truenorthfcu.org">www.truenorthfcu.org</a>			

**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.**

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

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



**24/7 loans 866-564-2259**

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