TECHNOLOGY CREDIT UNION
BUSINESS LOAN RATE SHEET

Effective Date: October 1, 2011

Rates are subject to change without notice.

	Terms	Amount Financed: (1) (2)	APR: (Annual Percentage Rate)(3)	Example: Payment per $1,000 (4)
NEW VEHICLES	48 Months	$10,000 - $100,000	4.00% - 13.00%	$26.85
Business	66 months	$10,000 - $100,000	4.75% - 13.00%	$21.30
	72 Months	$15,000 – $100,000	5.15% - 13.40%	$20.90
	84 Months (7)	$25,000 - $100,000	5.40% - 13.65%	$18.56
USED VEHICLES	**Terms**	**Amount Financed:** (1) (2)	**APR:** (Annual Percentage Rate)(3)	**Example: Payment per $1,000** (4)
Business	48 Months	$10,000 - $100,000	4.25% - 13.25%	$26.97
	66 Months (5)	$10,000 – $100,000	5.00% - 13.25%	$21.43
	72 Months	$15,000 - $100,000	5.40%-13.65%	$20.44

VEHICLE LOAN TERMS	(1) We finance new (current model year) vehicles and used (including fleet returned vehicles, up to and including 1 ton), excluding branded title vehicles (ie: salvaged). In addition to the Maximum Loan amounts listed below we can also finance tax, license, dealer preparation, documentary fees, and Extended Warranty Insurance.		
	(2) Maximum loan based on approved credit:	**New:**	Up to 100% of Purchase Price
		Used:	Vehicles 5 years old or less: 100% of Kelley Blue Book Retail Value. Vehicles over 5 years old: 100% of Kelley Blue Book Wholesale Value.
	(3) Interest Rate will vary based on approved credit.		
	(4) Payment per $1,000 balance is based on the highest interest rate with the maximum term.		
	(5) Term applies to 2009 or newer vehicle models and mileage must be 30,000 miles or less. 84 months subject to credit approval.		

	Type	Amount Financed:	Term:	APR:	Origination Fee
BUSINESS LINE OF CREDIT	Unsecured Unsecured	$1,500-$50,000 $50,001-$100,000	Open Open	5.25% - 10.25%* 6.00%- 13.00%*	$150.00
	Secured by Certificate of Deposit	$5,000-$1,000,000	Open	3% over rate of certificate rounded up to the next ½%	1% with a minimum of $100
	*Interest rate assigned to loan will depend on our evaluation of your credit history and variable.				
	Type	**Amount Financed:**	**Term:**	**APR:**	**Origination Fee**
OTHER LOANS	Secured by Certificate of Deposit	$5,000-$1,000,000	Up to 36 months of the certificate of deposit term whichever is less. Interest only	3% over rate of certificate rounded up to the next ½%	1% with a minimum of $100

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