

HOME EQUITY LINE & EQUITY LOAN RATES AND TERMS

Rates effective May 16, 2012 and subject to change.

SAN DIEGO COUNTY CREDIT UNION HOME EQUITY LINES & EQUITY LOANS FEATURE:

Equity Lines:

- No initial loan costs
- Rate cap is 6.00% over the start rate
- Advances available during the first 10 years

Owner Occupied Property Types Limited To:

- Single Family Residence
- 2-4 Units¹
- Condominiums
- Townhouse
- Manufactured Home¹

Property must be located in California in a developed residential area.

Condos must be approved for conventional Fannie Mae, FHA or VA financing.

Equity Loans:

- No initial loan costs
- Option of 10- or 15-year term

Call or visit us
today to find out
what options are
available to you!

¹Certain restrictions apply.

HOME EQUITY LINE VISA^{®2}

Maximum Combined Loan-To-Value (CLTV)	Loan Amount	Intro Rate	Variable Rate	Prime	Margin	Annual Percentage Rate (APR)
Up to 70% CLTV	Up to \$250,000	2.99% ³	4.000%	3.250%	0.750%	4.000%
Up to 80% CLTV	Up to \$100,000	3.99% ⁴	4.500%	3.250%	1.250%	4.500%



Three-year early closure reimbursement of loan costs applies. Internal refinances are eligible to receive the introductory rate with a \$25,000 increase to existing credit line. **The interest rate floor is 4.00%.** The APR cannot increase more than 6% over the non-introductory start rate (current maximum is 10% APR). Interest-only payment option available on 70% CLTV loan products only. Limited time offer.

²The APR may adjust monthly. Please consult your tax advisor regarding the deductibility of interest.

³2.99% fixed Annual Percentage Rate (APR) is the introductory rate for loans up to \$250,000 and 70% Combined-Loan-To-Value (CLTV). Introductory APR is 2.99% for the first 12 months. After the introductory period, the rate will adjust to the current variable rate then offered by SDCCU[®]. Other rates may apply. Minimum credit line of \$10,000 required.

⁴3.99% fixed Annual Percentage Rate (APR) is the introductory rate for loans up to \$100,000 and 80% CLTV. Introductory APR is 3.99% for the first 12 months. After the introductory period, the rate will adjust to the current variable rate then offered by SDCCU. Other rates may apply. Minimum credit line of \$10,000 required.

HOME EQUITY LOANS

Maximum Combined Loan-To-Value	Loan Amount	Term	Fixed Rate	Annual Percentage Rate	Estimated Payment Per \$1,000
Up to 70% CLTV	Up to \$250,000	10 Years	4.490%	4.615%	\$10.36
Up to 80% CLTV	Up to \$100,000	10 Years	5.990%	6.115%	\$11.10
Up to 70% CLTV	Up to \$250,000	15 Years	4.990%	5.115%	\$7.90
Up to 80% CLTV	Up to \$100,000	15 Years	6.490%	6.615%	\$8.71

ADDITIONAL REQUIREMENTS AND RESTRICTIONS

Requirements:

- Income verification
- Satisfactory appraisal
- If paid within the first 36 months, an early closure reimbursement of \$500 applies.
- Hazard Insurance required
- Condo Survey (if applicable)

1st Mortgage Restrictions (unable to lend behind):

- Interest-only loans
- Option ARMs or negatively amortized loans
- Balloon loans
- Jumbo mortgage loans in excess of:
 - \$650,000 for 80% CLTV
 - \$1,000,000 for 70% CLTV

- Concurrent financing available for refinances up to 80% CLTV.