

AUTOS

Annual Percentage Rates (As Low As)

Model Year	Terms up to 36 months	Terms up to 60 months	Terms up to 72 months
2010 and newer	1.99%	2.49%	2.99%
2008 – 2009	2.49%	2.99%	3.49%
2002 – 2007	3.99%	4.49%	-

Annual Percentage Rates (APRs) shown are for qualified buyers and reflect loan amounts up to 120% of the retail value. Other rates are available and your APR may vary based upon the vehicle, amount financed, term and credit history. Maximum financing for trucks, vans and V8 engine or higher SUVs is 100% of the retail value. SDCCU[®] uses the MSRP for new vehicles and the Kelley Blue Book or other authorized guides for used vehicles. A minimum \$15,000 loan amount is required for terms greater than 60 months. SDCCU reserves the right to refuse to lend upon any vehicle and final vehicle value and rate is at the discretion of SDCCU. Internal refinance fee applicable for existing SDCCU loans. The minimum monthly loan payment is \$100.

MOTORCYCLES

80% FINANCING	Annual Percentage Rates (As Low As)	Term
\$15,000.00 and more	6.99%	Up to 60 months
\$7,500.00 to \$14,999.99	7.99%	
Less than \$7,500.00	8.99%	

RECREATIONAL VEHICLES / BOATS

80% FINANCING	Annual Percentage Rates (As Low As)	Term
\$100,000.00 and more	9.99%	Up to 180 months
\$50,000.00 to \$99,999.99	10.99%	Up to 84 months
\$15,000.00 to \$49,999.99	11.99%	Up to 72 months
Less than \$15,000.00	12.99%	Up to 60 months

RECREATIONAL SPORTS VEHICLES

(ATVs, Off-Road Motorcycles and Personal Watercraft)

80% FINANCING	Annual Percentage Rates (As Low As)	Term
\$15,000.00 and more	10.99%	Up to 60 months
\$7,500.00 to \$14,999.99	11.99%	
Less than \$7,500.00	12.99%	

APRs shown are for motorcycles, recreational vehicles, boats and recreational sports vehicles for qualified buyers and reflect loan amounts up to 80% of the retail value. Other rates are available and your APR may vary based upon the collateral, amount financed, term and credit history. SDCCU uses the MSRP for new collateral and the Kelley Blue Book or other authorized guides for used collateral. SDCCU reserves the right to refuse to lend upon any vehicle and final vehicle value and rate is at the discretion of SDCCU. The minimum monthly loan payment is \$150.