

# VEHICLE RATES AND TERMS

Effective December 12, 2017 and subject to change.

## AUTO LOAN

### Annual Percentage Rates (As Low As)

Model Year	Terms Up To 42 Months	Terms Up To 66 Months	Terms Up To 78 Months	Terms Up To 84 Months
2013 and newer	<b>2.19%</b>	<b>2.59%</b>	<b>2.99%</b>	<b>4.19%</b>
2007 – 2012	<b>4.19%</b>	<b>4.59%</b>	-	-

Annual Percentage Rates (APRs) shown are for qualified borrowers and reflect loan amounts up to 120% of the retail value. Other rates are available and your APR may vary based upon the collateral, amount financed, term and credit history. A minimum \$15,000 loan amount is required for terms greater than 66 months and a minimum \$30,000 loan amount is required for terms greater than 78 months. Internal refinance fee applicable for existing SDCCU® loans (refer to the Consumer Services Fee Schedule). The minimum monthly loan payment is \$100. Certain other fees and restrictions may apply. 42 monthly payments of \$24.76 per \$1,000 borrowed at 2.19% fixed APR on 2013 or newer vehicles.

## MOTORCYCLE LOAN

### Annual Percentage Rates (As Low As)

Model Year	Terms Up To 42 Months	Terms Up To 66 Months	Terms Up To 78 Months	Terms Up To 84 Months
2013 and newer	<b>4.19%</b>	<b>4.59%</b>	<b>4.99%</b>	<b>6.19%</b>
2007 – 2012	<b>6.19%</b>	<b>6.59%</b>	-	-

Annual Percentage Rates (APRs) shown are for street-legal motorcycles for qualified borrowers and reflect loan amounts up to 110% of the retail value. Other rates are available and your APR may vary based upon the collateral, amount financed, term and credit history. A minimum \$15,000 loan amount is required for terms greater than 66 months and a minimum \$30,000 loan amount is required for terms greater than 78 months. Internal refinance fee applicable for existing SDCCU loans (refer to the Consumer Services Fee Schedule). The minimum monthly loan payment is \$100. Certain other fees and restrictions may apply. 42 monthly payments of \$25.64 per \$1,000 borrowed at 4.19% fixed APR on 2013 or newer motorcycles.

All loans are subject to approval.

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