

VEHICLE RATES AND TERMS

Effective August 19, 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	1.99%	2.39%	2.79%	3.99%
2007 – 2012	3.99%	4.39%	-	-

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 \$24.67 per \$1,000 borrowed at 1.99% fixed APR on 2013 or newer vehicles.

SDCCU SUMMER SAVER AUTO LOAN®

Take the summer off! Skip your July & August payments.

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	1.99%	2.39%	2.79%	3.99%
2007 – 2012	3.99%	4.39%	-	-

Qualified borrowers will skip payments in July and August throughout the term of their loan, provided they remain in good standing per program qualifications. Interest will continue to accrue during the skipped periods. 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 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 \$30.49 per \$1,000 borrowed at 1.99% 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	3.99%	4.39%	4.79%	5.99%
2007 – 2012	5.99%	6.39%	-	-

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 \$25.55 per \$1,000 borrowed at 3.99% fixed APR on 2013 or newer motorcycles.

RECREATIONAL VEHICLE / BOAT LOAN

80% FINANCING

Annual Percentage Rates (As Low As)

Term

\$100,000 and more	9.99%	Up to 180 months
\$50,000 to \$99,999	10.99%	Up to 84 months
\$15,000 to \$49,999	11.99%	Up to 72 months
Less than \$15,000	12.99%	Up to 60 months

60 monthly payments of \$22.78 per \$1,000 borrowed at 12.99% fixed APR on 2013 or newer recreational vehicles/boats.

RECREATIONAL SPORTS VEHICLE LOAN

(ATVs, Off-Road Motorcycles and Personal Watercraft)

80% FINANCING

Annual Percentage Rates (As Low As)

Term

\$15,000 and more	10.99%	Up to 60 months
\$7,500 to \$14,999	11.99%	
Less than \$7,500	12.99%	

Annual Percentage Rates (APRs) shown are for off-road motorcycles, recreational vehicles, boats and recreational sports vehicles for qualified borrowers 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. The minimum monthly loan payment is \$150. Certain other fees and restrictions may apply. 60 monthly payments of \$22.78 per \$1,000 borrowed at 12.99% fixed APR on 2013 or newer recreational sports vehicles.

All loans are subject to approval.

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