

EFFECTIVE: 12/1/2018

GEAUGA CREDIT UNION, INC.

LENDING RATE SHEET

No application Fee

No prepayment penalty

Rates subject to change

TIER:	720+ A	650+ B	600+ C	560+ D	559- E
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New Vehicles: LTV: 95% of MSRP plus Tax, Doc & Title fees & GAP

Years: 2019 & 2018

Up to 60 Months: 2.90% 3.40% 6.25% 12.00% 16.25%

UP to 78 Months: 3.15% 3.65% 6.75% 12.75% 17.25%

2017 & 2016*

Up to 60 Months: 2.90% 3.40% 6.25% 12.00% 16.25%

Up to 72 Months 3.15% 3.65% 6.75% 12.75% 17.25%

*2016 if vehicle has New title.

Used Vehicles: LTV: 90% of Clean Retail plus Tax, Doc & Title fees & GAP

2, 3, 4 Years Old (2016, 2015)

Up to 60 Months: 3.90% 4.75% 8.00% 12.75% 17.00%

Up to 72 Months: 4.15% 5.00% 8.25% 13.00% 18.50%

5, 6, & 7 Years Old (2014, 2013, 2012)

Up to 48 Months: 4.90% 6.00% 9.25% 14.00% 18.75%

8, 9 & 10 Years Old (2011, 2010, 2009, 2008)

Up to 36 Months: 6.25% 8.10% 11.25% 16.00% 21.00%

Over 10 years not available

New Motorcycle (2015 & newer model years) *Never Titled

Up to 72 Months: ** 4.00% 5.00% 9.00% 13.50% 17.75%

LTV: see A below 100% 95% 90% 90% 90%

Used Motorcycle (2008 & newer model years)

Up to 60 Months: ** 5.00% 6.00% 10.00% 14.50% 18.75%

LTV: see A below 100% 95% 85% 85% 85%

****Add 2% to above rates for Off Road Bikes, ATV, Snowmobiles, PWC (not boats)**

^Minimum Loan amount: \$2500 Minimum Monthly Loan payment: \$125

A: LTV: MSRP or NADA Retail or Other Available Published Sources plus Tax, Doc & Title fee & GAP if applicable

Equipment: Lawn, Skidsteers, Tractors & Attachments:

2015 & newer model years:

Up to 72 Months: 4.50% 5.50% 6.75% 10.50% 14.75%

LTV: see A above 100% 95% 90% 90% 90%

2008 & newer model years:

Up to 60 Months: 5.50% 6.50% 8.75% 12.50% 16.75%

LTV: see A above 100% 95% 85% 85% 85%

2002 & newer model years:

Up to 48 months: 6.50% 7.50% 9.75% 13.50% 17.75%

LTV: see A above 100% 95% 80% 80% 80%

^Minimum Loan amount: \$2500 Minimum Monthly Loan payment: \$125

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Trailers: Equipment, Stock & Enclosed (does not include recreational vehicles/campers)

2015 & newer model years:

Up to 72 Months: 4.50% 4.75% 5.75% 6.75% 7.75%

LTV: see below A 100% 100% 100% 85% 85%

2008 & newer model years:

Up to 60 Months: 5.00% 5.25% 6.25% 7.25% 8.25%

LTV: see below A 100% 95% 85% 85% 85%

2002 & newer model years:

Up to 48 months: 5.75% 6.00% 7.00% 8.00% 9.00%

LTV: see below A 100% 95% 80% 80% 80%

^Minimum Loan amount: \$2500 Minimum Monthly Loan payment: \$125

A: LTV: MSRP or NADA Retail or Other Available Published Sources plus Tax, Doc & Title fee & GAP if applicable

UNSECURED PERSONAL LOANS:

Signature Loans

\$1500 Up to 12 Months: 6.75% 7.50% 9.75% 12.25% 15.25%
Up to 18 Months: 7.25% 8.25% 10.75% 13.75% 17.25%

\$2500 Up to 18 Months: 8.75% 9.50% 12.00% 15.00% 19.00%
Up to 24 Months: 9.25% 10.25% 13.25% 16.75% 21.25%

\$3500 Up to 24 Months: 11.75% 12.50% 16.75% 19.75% 23.50%
Up to 36 Months: 12.50% 13.75% 18.75% 22.00% 24.00%

Open End Line of Credit

Up to \$5000 13.50% N/A N/A N/A N/A
Up to \$4500 13.00% 14.25% N/A N/A N/A
Up to \$3500 12.50% 13.75% 18.75 22.00% 24.00%

OTHER LOANS:

RECREATIONAL VEHICLES/CAMPERS/CONVERSION VANS:

New: 2015 & newer model years

Up to 72 months: 5.15% 6.25% 9.50% 14.25% 19.0%

Up to 120 months: 6.15% 7.25% 10.50% 15.25% 20.0%

Used: 2008 & newer model years

Up to 48 months: 6.65% 8.50% 11.50% 16.25% 21.25%

Up to 72 months: 7.65% 9.50% 12.50% 17.25% 22.25%

LTV: New 95% of MSRP plus Tax, Title & Doc fees plus GAP if applicable

LTV: Used 90% of MSRP/NADA Retail plus Tax, Title & Doc fees plus GAP if applicable

^ Minimum Loan amount: \$2500 Minimum Monthly Loan Payment: \$125

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TIER:	720+	650+	600+	560+	559-
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BOATS:

New: 2015 & newer model years

Up to 48 months:	5.40%	6.50%	9.75%	14.50%	19.25%
Up to 72 months:	6.40%	7.50%	10.75%	15.50%	20.25%

Used: 2008 & newer model years

Up to 48 months:	6.90%	8.75%	11.75%	16.50%	21.50%
Up to 60 months:	7.90%	9.75%	12.75%	17.50%	22.50%

LTV: New 95% of MSRP plus Tax, Title & Doc fees plus GAP if applicable

LTV: Used 90% of MSRP/NADA Retail plus Tax, Title & Doc fees plus GAP if applicable

^Minimum Loan amount: \$2500 Minimum Monthly Loan Payment: \$125

OTHER LOANS: Not Tiered Priced:

Horse & Buggy: Up to \$8000 Up to 48 months 7.00%

Computers: Desktops, Laptops

LTV: 85% of purchase price including Software and Printers

Up to 12 months:	5%
Up to 24 months:	5.5%
Up to 36 months:	6.0%

^Minimum Monthly Loan Payment: \$75

Vacant Land Loan: Subject to change monthly with "Prime Rate"

LTV: up to 80% of appraised value or selling price, whichever is less

Financing up to 5 years: Current Prime Rate plus 225 BP Ex: (4.50 + 2.25 is 6.75%) {start/floor rate}

Financing up to 10 years: Current Prime Rate plus 250 BP Ex: (4.50 + 2.50 is 7.00%) {start/floor rate}

Monthly adjustable. Floor rate never lower than start rate. CAPS are 2/6 Max rate 18%

Credit Union will pay for appraisal; **Member is responsible for ALL closing costs**

Visa:

Up to \$5500:	Platinum:	7.75%	A and B credit (FICO Score 650+)
Up to \$3500:	Classic:	11.9%	all other FICO Scores & Share Secured VISA

*Higher limits may be approved by Board of Directors. Member will need to complete VISA application and provide a letter explaining the need for the increased limit. The application and letter will be presented to the Board for approval. BOD only meets once a month.

OTHER LOANS: Not Tiered Priced:

Home Equity Line of Credit:

Priced at "Prime" and subject to change monthly as the "Prime Rate" changes.

12/1/18: Prime rate is 5.25%

Senior Loan Officer will be responsible for informing staff of rate movement.

HELOC does have a "floor" rate of 3.5% and "max" rate of 18%.

Drafts are available for Member's ease to access HELOC; first box is free to Member.

No application fee.....or appraisal fee....or early payoff penalty.

Share Secured Loans:

The monies in the member's Share Account secure 100% of the loan. This amount will not be available to the member. This "hold" will decrease as the outstanding loan balance declines.

Two options are available:

Up to 5 years: 2.25% over current share dividend rate

Up to 8 years: 2.50% over current share dividend rate

Share Certificate Loans, with the exception of those already approved, will not be available. If a member wishes to have a Share Secured Loan and the monies are tied in a Certificate, the Certificate may be "broken" and the early withdrawal penalty will be waived. The monies required to secure the loan will be transferred to Shares. Any excess funds may go to a new Certificate if the minimum deposit is met.