

**COASTHILLS CREDIT UNION CONSUMER LOANS RATE SHEET**

**Rates Effective January 3, 2023**

<b>Subaccount Description</b>	<b>Approximate Term</b>	<b>Daily Periodic Rate</b>	<b>ANNUAL PERCENTAGE RATE</b>
<b>New/Used Auto and Motorcycle:</b>			
	60 Mo.	0.016986% - 0.055479%	6.200% - 20.250%
(\$12,500 and over)	72 Mo.	0.017808% - 0.045205%	6.500% - 16.500%
(\$25,000 and over)	84 Mo.	0.019178% - 0.032877%	7.000% - 12.000%
<b>New/Used RV: New and Used</b>			
	60 Mo.	0.017918% - 0.037918%	6.540% - 13.840%
(\$15,000 & over)	84 Mo.	0.019288% - 0.039288%	7.040% - 14.340%
(\$20,000 & over)	120 Mo.	0.020658% - 0.040658%	7.540% - 14.840%
(\$25,000 & over)	180 Mo.	0.022027% - 0.042027%	8.040% - 15.340%
(\$50,000 & over)	240 Mo.	0.023397% - 0.026959%	8.540% - 9.840%
<b>New/Used Boat – New and Used</b>			
	60 Mo.	0.019973% - 0.039973%	7.290% - 14.590%
(\$15,000 & over)	84 Mo.	0.021342% - 0.0413428%	7.790% - 15.090%
(\$20,000 & over)	120 Mo.	0.022712% - 0.042712%	8.290% - 15.590%
(\$25,000 & over)	180 Mo.	0.024082% - 0.044082%	8.790% - 16.090%
(\$50,000 & over)	240 Mo.	0.025452% - 0.029014%	9.290% - 10.590%
<b>Line of Credit</b>			
	Revolving	0.027370% - 0.049288%	9.990% - 17.990%
<b>Credit Cards</b>			
	Revolving	0.024630% - 0.052027%	8.990% - 18.990%
<b>Signature</b>			
	60 Mo.	0.026000% - 0.047918%	9.490% - 17.490%
(Add 0.75% for Debt Consolidation)		0.028055% - 0.049315%	10.240% - 18.000%
<b>Computer Loan</b>			
	24 Mo.	0.027123%	9.900%
<b>VARIABLE RATE SUBACCOUNTS</b>			
	<b>Margin Added to Index</b>		
<b>Shared Secured - 60 months</b>	3.50%	0.009589% - 0.009863%	3.500% - 3.500%
<b>Credit Builder - 36 months</b>	3.50%	0.009589% - 0.009863%	3.500% - 3.500%

**Certificate Secured:** The Annual Percentage Rate (APR) for Certificate secured advances will be the dividend rate being paid on the Certificate (Index) offered as security plus **3.5%**. The Certificate must be renewed until the advance is completely paid. When the Certificate is renewed, the APR will change to reflect the new dividend rate. Any increase in the APR will result in **more payments** of the same amount until what you owe is repaid