



LOAN RATES

Effective Date: 05/06/19

CREDIT CARDS

	Visa Platinum Credit Card*
740+	9.9%
739-720	10.9%
719-670	12.9%
669-620	15.9%
Below 619	17.9%

Ask about
1st
Mortgage
Rates!!

UNSECURED LOANS

	12 MONTH*	24 MONTH*	36 MONTH*
740+	12.75%	13.75%	14.75%
739-720	13.00%	14.00%	15.00%
719-670	13.50%	14.50%	15.50%
669-620	15.00%	16.00%	17.00%
Below 619	18.00%	18.00%	18.00%

OVERDRAFT PROTECTION

18%*

QWIK LOAN

28.00%*
<small>\$20.00 Application Fee for all applicants 1-6 month term Max Loan Amount of \$1000.00</small>

FIXED RATE HOME EQUITY LOANS

<small>Add 1% for 81-90% LTV Add 2% for 91-95% LTV Add 3% for 95%+ (Must be less than \$20k or 5 yrs)</small>	5 YEAR*	10 YEAR*	15 YEAR*
740+	4.25%	4.75%	5.45%
739-720	4.75%	5.25%	5.95%
719-670	5.25%	5.75%	6.75%
669-620	8.75%	9.75%	10.75%
Below 619	13.25%	13.75%	14.75%

HOME EQUITY VARIABLE LINE OF CREDIT

<small>Add 1% for 81-90% LTV Add 2% for 91-95% LTV Add 3% for 95%+ (Must be less than \$20k or 5 yrs)</small>	Rate*
740+	4.25%
739-720	4.75%
719-670	5.25%
669-620	8.75%
Below 619	13.25%

Variable rate may be adjusted once per quarter
Maximum increase/decrease per quarter is 0.5%, per year is 2%
8-year draw period with a 10-year payback

MINI-MORTGAGE

	5 Year*	7 Year*	10 Year*
740+	3.00%	3.50%	4.00%
739-720	3.25%	3.75%	4.25%
719-670	3.75%	4.25%	4.50%
669-620	7.20%	7.45%	7.95%
Below 619	11.70%	12.45%	12.95%

1st Mortgage less than \$150K and LTV 50% or less.

HOME IMPROVEMENT LOAN

Up to 15 Years	Rate*
740+	9.00%
739-720	10.00%
719-670	11.00%
669-620	12.00%
Below 619	13.00%

Maximum loan \$17,500 Up to 100% LTV - Equity is NOT required
See Loan Officer for details

SECURED LOAN

Type	Rate	Term
Savings Secured	Rate is 3% over shares	Limit of a 5-year term
Certificate Secured	Rate is 2% over certificate rate	Loan term is equal to certificate maturity

*All rates shown are Annual Percentage Rate (APR).
Rate shown is lowest rate available.
Rates are subject to change without notice.

MAIN OFFICE

303.755.2572 FAX 303.755.9998

AURORA FEDERAL CREDIT UNION

WEBSITE

WWW.AURORACU.COM



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NEW AND USED AUTO LOANS

Ask us about our First Mortgage Rates

24 Month Term*	80%	90%	100%
740+	2.70%	3.20%	3.45%
739-720	2.95%	3.45%	3.70%
719-670	3.50%	4.00%	4.25%
669-620	7.05%	7.55%	7.80%
Below 619	12.80%	13.30%	13.55%

36 Month Term*	80%	90%	100%
740+	2.70%	3.25%	3.45%
739-720	2.95%	3.50%	3.70%
719-670	3.50%	4.05%	4.25%
669-620	7.05%	7.60%	7.80%
Below 619	12.80%	13.35%	13.55%

48 Month Term*	80%	90%	100%
740+	2.80%	3.40%	3.70%
739-720	3.05%	3.65%	3.95%
719-670	3.60%	4.20%	4.50%
669-620	7.15%	7.75%	8.05%
Below 619	12.90%	13.50%	13.80%

60 Month Term*	80%	90%	100%
740+	2.90%	3.45%	3.80%
739-720	3.15%	3.70%	4.05%
719-670	3.70%	4.25%	4.60%
669-620	7.25%	7.80%	8.15%
Below 619	13.00%	13.55%	13.90%

72 Month Term*	80%	90%	100%
740+	3.09%	3.49%	4.04%
739-720	3.34%	3.74%	4.29%
719-670	3.89%	4.29%	4.84%
669-620	7.44%	7.84%	8.39%
Below 619	13.19%	13.59%	14.14%

84 Month Term*	80%	90%	100%
740+	5.14%	5.64%	6.14%
739-720	5.39%	5.89%	6.39%
719-670	5.94%	6.44%	6.94%
669-620	9.49%	9.99%	10.49%
Below 619	15.24%	15.74%	16.24%

MOTORCYCLE AND RV LOANS

24 Month Term*	Motorcycle	Group A	Group B
740+	6.20%	7.20%	8.20%
739-720	6.45%	7.45%	8.45%
719-670	6.95%	7.95%	8.95%
669-620	10.45%	11.45%	12.45%
Below 619	15.95%	16.95%	17.95%

36 Month Term*	Motorcycle	Group A	Group B
740+	6.30%	7.30%	8.30%
739-720	6.55%	7.55%	8.55%
719-670	7.05%	8.05%	9.05%
669-620	10.55%	11.55%	12.55%
Below 619	16.05%	17.05%	18.00%

48 Month Term*	Motorcycle	Group A	Group B
740+	6.50%	7.50%	8.50%
739-720	6.75%	7.75%	8.75%
719-670	7.25%	8.25%	9.25%
669-620	10.75%	11.75%	12.75%
Below 619	16.25%	17.25%	18.00%

60 Month Term*	Motorcycle	Group A	Group B
740+	6.60%	7.60%	8.60%
739-720	6.85%	7.85%	8.85%
719-670	7.35%	8.35%	9.35%
669-620	10.85%	11.85%	12.85%
Below 619	16.35%	17.35%	18.00%

72 Month Term*	Motorcycle	Group A	Group B
740+	7.19%	8.19%	9.19%
739-720	7.44%	8.44%	9.44%
719-670	7.94%	8.94%	9.94%
669-620	11.44%	12.44%	13.44%
Below 619	16.94%	17.94%	18.00%

84 Month Term*	Motorcycle	Group A	Group B
740+	8.19%	9.19%	10.19%
739-720	8.44%	9.44%	10.44%
719-670	8.94%	9.94%	10.94%
669-620	12.44%	13.44%	14.44%
Below 619	17.94%	18.00%	18.00%

*All rates shown are Annual Percentage Rate (APR). Rates are subject to change without notice.
72 and 84 month terms are available only for loan amounts over \$20,000.

Group A= Street Legal ex: Motor home, trailer, camper, boat with trailer; Group B= Not Street Legal ex: 4 Wheeler, snowmobile, wave runner.

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