



LOAN RATES

Effective Date: 06/14/17

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			
	5 YEAR*	10 YEAR*	15 YEAR*
<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>			
740+	3.75%	4.50%	5.50%
739-720	4.25%	5.00%	6.00%
719-670	4.75%	5.50%	6.50%
669-620	8.75%	9.50%	10.50%
Below 619	12.75%	13.50%	14.50%

HOME EQUITY VARIABLE LINE OF CREDIT	
	Rate*
<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>	
740+	3.50%
739-720	4.00%
719-670	4.50%
669-620	8.00%
Below 619	12.50%
<small>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</small>	

MINI-MORTGAGE			
	5 Year*	7 Year*	10 Year*
740+	2.70%	3.20%	3.70%
739-720	2.95%	3.45%	3.95%
719-670	3.45%	3.95%	4.20%
669-620	6.95%	7.20%	7.70%
Below 619	11.45%	12.20%	12.70%
<small>1st Mortgage less than \$150K and LTV 50% or less.</small>			

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

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.



LOAN RATES

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NEW AND USED AUTO LOANS

Ask us about our First Mortgage Rates

24 Month Term*	80%	90%	100%
740+	1.70%	2.20%	2.45%
739-720	1.95%	2.45%	2.70%
719-670	2.50%	3.00%	3.25%
669-620	6.05%	6.55%	6.80%
Below 619	11.80%	12.30%	12.55%

36 Month Term*	80%	90%	100%
740+	1.70%	2.25%	2.55%
739-720	1.95%	2.50%	2.80%
719-670	2.50%	3.05%	3.35%
669-620	6.05%	6.60%	6.90%
Below 619	11.80%	12.35%	12.65%

48 Month Term*	80%	90%	100%
740+	1.70%	2.30%	2.60%
739-720	1.95%	2.55%	2.85%
719-670	2.50%	3.10%	3.40%
669-620	6.05%	6.65%	6.95%
Below 619	11.80%	12.40%	12.70%

60 Month Term*	80%	90%	100%
740+	1.80%	2.35%	2.70%
739-720	2.05%	2.60%	2.95%
719-670	2.60%	3.15%	3.50%
669-620	6.15%	6.70%	7.05%
Below 619	11.90%	12.45%	12.80%

72 Month Term*	80%	90%	100%
740+	1.99%	2.39%	2.94%
739-720	2.24%	2.64%	3.19%
719-670	2.79%	3.19%	3.74%
669-620	6.34%	6.74%	7.29%
Below 619	12.09%	12.49%	13.04%

84 Month Term*	80%	90%	100%
740+	4.19%	4.69%	5.19%
739-720	4.44%	4.94%	5.44%
719-670	4.99%	5.49%	5.99%
669-620	8.54%	9.04%	9.54%
Below 619	14.29%	14.79%	15.29%

MOTORCYCLE AND RV LOANS

24 Month Term*	Motorcycle	Group A	Group B
740+	5.60%	6.60%	7.60%
739-720	5.85%	6.85%	7.85%
719-670	6.35%	7.35%	8.35%
669-620	9.85%	10.85%	11.85%
Below 619	15.35%	16.35%	17.35%

36 Month Term*	Motorcycle	Group A	Group B
740+	5.70%	6.70%	7.70%
739-720	5.95%	6.95%	7.95%
719-670	6.45%	7.45%	8.45%
669-620	9.95%	10.95%	11.95%
Below 619	15.45%	16.45%	17.45%

48 Month Term*	Motorcycle	Group A	Group B
740+	5.90%	6.90%	7.90%
739-720	6.15%	7.15%	8.15%
719-670	6.65%	7.65%	8.65%
669-620	10.15%	11.15%	12.15%
Below 619	15.65%	16.65%	18.00%

60 Month Term*	Motorcycle	Group A	Group B
740+	6.00%	7.00%	8.00%
739-720	6.25%	7.25%	8.25%
719-670	6.75%	7.75%	8.75%
669-620	10.25%	11.25%	12.25%
Below 619	15.75%	16.75%	18.00%

72 Month Term*	Motorcycle	Group A	Group B
740+	6.59%	7.59%	8.59%
739-720	6.84%	7.84%	8.84%
719-670	7.34%	8.34%	9.34%
669-620	10.84%	11.84%	12.84%
Below 619	16.34%	17.34%	18.00%

84 Month Term*	Motorcycle	Group A	Group B
740+	7.59%	8.59%	9.59%
739-720	7.84%	8.84%	9.84%
719-670	8.34%	9.34%	10.34%
669-620	11.84%	12.84%	13.84%
Below 619	17.34%	18.00%	18.00%

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

Deduct .10% with a Tax Saver Loan. Must be a homeowner to qualify. Consult with your tax advisor for tax deductibility.

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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AURORA FEDERAL CREDIT UNION

WEBSITE

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