



# Corning Cable Systems Credit Union...

People Investing in People

## Loan Rates Effective 06/01/2010

### Fixed Rate Loans

\*New & Used Vehicle Loans

"Green" Vehicles

\*\*Auto Loans - Terms up to 72 months

\*Unsecured Loans, including overdraft line of credit

First Mortgage Loan - Fixed Rate

Land Loans - Fixed Rate

Share or Certificate of Deposit Secured

Education Loan Unsecured

\*Visa Credit Card

\*Watercraft Loans - Boats, Jet skis etc

\*Motorcycle Loans

\*RV's Campers, Motorhomes, ATV's, Dirtbikes etc.

\*\*\*Boat or Camper > \$30,000 term up to 120 months

\*\*\*Boat or Camper > \$50,000 term up to 180 months

### Annual Percentage Rate

6.00% - 9.75%

Vehicle rate minus 1/2%

10.95% - 14.95%

Call for Quote

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Share or CD Rate plus 3.00%

Unsecured Loan Rate minus 1.00%

10.50% - 14.50 %

8% - 11.75%

8% - 11.75%

8% - 11.75%

### Variable Rate Loans

First Mortgage up to 30 year term - Variable Rate (ARM)

Home Equity Line of Credit (HELOC)

### Annual Percentage Rate

Call for Quote

5.50%

\*Rate determined by your credit history and/or term of loan. All loans subject to credit approval.

\*\*Auto Loans - Terms over 60 months requires \$20,000 minimum financed

All rates are based on payroll deduction from direct deposit. Direct pay loan rates increase by .25%.

The annual percentage rate is based on the value of an index. The index is the Prime Rate published in the Money Rates column of the Wall Street Journal. When a range of rates has been published the highest rate will be used. We will use the most recent index value available to us as of 10 days before the date of any annual percentage rate adjustment. The APR shall never be less than 5.50% which corresponds to a daily rate of 0.015068493. The rate on a Home Equity Line of Credit loan cannot exceed 5% above the initial opening rate. Example: Initial rate of 6.15% could not go above 11.15% or a daily rate of 0.03082191.

