

Fixed Rate Home Equity Loans

Terms of Repayment

<u>TERM</u>	<u>LTV</u>	<u>APR</u>	<u>TERMS OF REPAYMENT STATEMENT</u>
5 year fixed	80%	6.25%	60 monthly payments of \$19.45 per \$1000 borrowed.
5 year fixed	90%	7.25%	60 monthly payments of \$19.92 per \$1000 borrowed.
5 year fixed	100%	8.75%	60 monthly payments of \$20.64 per \$1000 borrowed.
10 year fixed	80%	6.75%	120 monthly payments of \$11.48 per \$1000 borrowed.
10 year fixed	90%	7.75%	120 monthly payments of \$12.00 per \$1000 borrowed.
10 year fixed	100%	9.25%	120 monthly payments of \$12.80 per \$1000 borrowed.
15 year fixed	80%	7.25%	180 monthly payments of \$9.13 per \$1000 borrowed.
15 year fixed	90%	8.25%	180 monthly payments of \$9.70 per \$1000 borrowed.
15 year fixed	100%	9.75%	180 monthly payments of \$10.59 per \$1000 borrowed.

*Loan rates are subject to change without notice. Actual Annual Percentage Rate (APR) may be higher based upon loan amount and selected terms. Loan calculated at variable rate of Prime + 0% APR for 80% or less Loan-to-Value (LTV) or Prime + 1% APR for 81%-90% LTV, or Prime + 3% APR for 91-100% LTV. Rates are subject to adjust monthly. Maximum APR is 18.00%. Minimum APR is Prime Rate. Maximum Line of Credit is \$150,000, minimum is \$10,000. Maximum fixed home equity loan is \$75,000, minimum is \$5,000. Minimum credit score requirements apply on LTVs greater than 90%. Closing costs are waived — however, if the member closes the home equity within two years, they must reimburse UIECU for all fees involved with opening the home equity. Fees may range from \$133 to \$400. No annual fee. Offers not valid on existing UIECU loans. Disclosure information is accurate and effective as of 4/1/2010 and is subject to change. To inquire about changes in these disclosures, call toll free 877-678-4328. Other restrictions may apply. Subject to credit approval. All terms and conditions of this offer are subject to change at any time without notice.