



McClatchy Employees Credit Union Consumer Loan Rates as of February 18, 2010



Loan Type	Term	Rate	Amount Financed
NEW Automobiles, SUVs, Light Trucks	60 months	4.59%	100% of purchase price, tax, and license.
	72 months	5.79%	
USED Automobiles, SUVs, Light Trucks	60 months	4.59%	Up to 100% of avg. high/low blue book, tax, and license. 72 month loans are limited to last three model years
	72 months	5.79%	
	60 months	6.79%	100% of high blue book, tax, and license.
	48 months	7.49%	Any vehicles exceeding 100K miles/max 100% mid-book
Non-purchase money loans	60 months	4.99-6.99%	10K or more=4.99%
Refinance credit union vehicle loan	60 months	4.99-6.99%	Rate dependent on amount of new money
NEW Motorcycle	60 months	7.95%	100% of purchase price, tax, and license. Extended warranties not financed.
USED Motorcycle	60 months	8.95%	100% of average high/low blue book, tax, and license. Extended warranties not financed.
NEW Recreational Vehicle	60 months	7.50%	100% of purchase price, tax, and license. Extended warranties not financed. Loans greater than 60 months must be \$25,000 or greater.
	120 months	8.50%	
	180 months	9.50%	
USED Recreational Vehicle	60 months	8.00%	100% of average high/low blue book, tax, and license. Extended warranties not financed.
NEW Boat	60 months	7.50%	100% of purchase price, tax, and license. Extended warranties not financed. Loans greater than 60 months must be \$25,000 or greater.
	120 months	8.50%	
USED Boat	60 months	8.00%	100% of average high/low blue book, tax, and license. Extended warranties not financed. Loans greater than 60 months must be \$25,000 or more.
	84 months	9.00%	
NEW Trailer	60 months	7.50%	100% of purchase price, tax, and license. Extended warranties not financed.
USED Trailer	60 months	8.00%	100% of average high/low blue book, tax, and license. Extended warranties not financed.
Signature	48 months	9.99%	Loans limited to \$10,000.
ReadyCash	36 months	12.00%	Maximum line of credit is \$5,000.
Computer Loan	36 months	7.00%	Maximum loan of \$3,000 is paid directly to vendor.
Share Secured	36 months	5.00%	
	72 months	5.50%	
Certificate Secured			Rate is 2% above certificate rate with term limited to certificate maturity date.

Members working an average of 22.5 hours per week or more may apply for a loan after 6 months of employment. Credit life and disability coverage is available upon request. Extended warranties exceeding \$1000 on new and used vehicles will not be financed. Used vehicle loans with extended warranties are limited to high blue book plus tax and license. Loan payments are collected by payroll deduction.

Rates subject to change without notice. All loans are subject to credit approval.

McClatchy Employees Credit Union is an Equal Opportunity Lender.