

LCRA CREDIT UNION TERM & RATE SHEET

Effective: 1/1/2018

TERMS	
Vehicle Loans	Max. Terms
New to 2015	78 months
2014 to 2012	66 months
2011	63 months
2010 to 2008	48 months

RV/Camper loans	Max. Terms*
New to 2015	120 months
2014 to 2012	84 months
2011 to 2008	60 months

* Amount borrowed may affect term

Boat/ATV/Motorcycle** and Other Collateral	Max. Terms
**New to 2008	60 months

Signature Loans	Max. Terms
All	36 months

	APR***	Term
Share Secured	3.00% over Share Rate	12 Months
Term Certificate Secured	3.00% over T.C. Rate	Maturity Same as Certificate

	APR***	Maximum Term
MasterCard	11.90%	N/A
MasterCard Gold	9.90%	N/A

Minimum monthly payment on MasterCard/MasterCard Gold is the greater of 2% or \$18.00

RATES

VEHICLE LOANS

Tier Levels	A+	A	B	C	D	E
Up to 36 months	2.65%	2.95%	5.50%	6.00%	9.60%	14.00%
Up to 48 months	2.85%	3.10%	6.00%	6.50%	10.00%	16.00%
Up to 60 months	3.10%	3.35%	6.40%	7.00%	10.50%	18.00%
Up to 78 months	3.60%	3.85%	NA	NA	NA	N/A

RV/CAMPER/BOAT/MOTORCYCLE/ATV/OTHER COLLATERAL LOANS

Tier Levels*	A+	A	B	C	D	E
Up to 48 months	4.50%	5.00%	7.00%	10.00%	12.00%	N/A
Up to 60 months	4.75%	5.25%	7.25%	11.00%	13.00%	N/A
Up to 72 months	5.00%	5.50%	7.50%	12.00%	16.00%	N/A
Up to 120 months	5.25%	5.75%	8.00%	13.00%	18.00%	N/A

* Amount borrowed may affect term

RATES: SIGNATURE LOANS

Tier Levels	A+	A	B	C	D	E
Up to 36 months	9.90%	10.90%	11.90%	14.90%	18.00%	N/A

Minimum loan advance is \$500. Minimum Monthly payment on all loan types is \$35. Payroll deduction is calculated in \$5 increments

***APR is Annual Percentage Rate. APRs effective until Further Notice.

Risk Based: The following disclosure applies to all loan categories listed above with the exception of share secured, term certificate secured, MasterCard, and MasterCard Gold. The Annual Percentage Rate (APR) you receive is based on your credit worthiness.

Late Charges: If your payment is more than 10 days late, a late fee of 5% of the payment will be applied to your payment. The minimum late fee you will be charged is \$5.00; there is no maximum.

The information contained in the LCRA CU Web Site is intended to summarize our products and services. It is not a complete disclosure of all terms and conditions. For complete information and disclosure, please contact LCRA Credit Union directly. The LCRA Credit Union is federally insured by the National Credit Union Administration and regulated by the Credit Union Department of Texas.