



# LOAN RATES

America First Credit Union offers members competitive loan rates, listed below. The annual percentage rates (APR) quoted are based on approved credit. Rates may be higher, depending on your credit history and other underwriting factors. Our loan offices will discuss your application and available rates with you. Variable APRs may increase or decrease monthly. Go to [americafirst.com](http://americafirst.com) or call 1-800-999-3961 for more information.

EFFECTIVE: JULY 21, 2022

CONSUMER		VARIABLE APR	FIXED APR
	VEHICLE	3.49% - 18.00%	3.49% - 18.00%
	60-MONTH DECLINING RATE AUTO	N/A	3.74% - 18.00%
	SMALL RV LOAN	4.74% - 15.49%	5.74% - 16.49%
	RV LOAN	4.74% - 15.99%	5.74% - 16.99%
	RV BALLOON	N/A	5.99% - 6.99%
	PERSONAL	8.49% - 18.00%	9.49% - 18.00%
	LINE OF CREDIT	15.24% - 18.00%	
	SHARE-SECURED LINE OF CREDIT	3.05%	
	SHARE LOAN	+ 3.00%	
	CREDIT BUILDER PLUS		10.00%
	CERTIFICATE ACCOUNT		* 3.00%
* Current Certificate Rate Plus Fixed APR + Current Saving Rate Plus Variable APR			

VISA		VARIABLE APR
	VISA SIGNATURE	
	1.5% REBATE	14.99% - 18.00%
	SILICON SLOPES 1% REBATE	14.99% - 18.00%
	1% REBATE	10.99% - 18.00%
	VISA PLATINUM	
	LOW RATE	8.49% - 18.00%
	REWARDS	10.99% - 18.00%
	VISA CLASSIC	
	1% REBATE	14.99% - 18.00%
	STANDARD RATE	11.99% - 18.00%
	REWARDS	14.99% - 18.00%
	VISA SHARE SECURED	
	NO ANNUAL FEE	
	NO CASH BACK OPTION	10.50%

## FEE DISCLOSURES

### ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES

When you open your account, the applicable APR is based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.

### APR FOR CASH ADVANCES & BALANCE TRANSFERS

When you open your account, the applicable APR is based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.

### HOW TO AVOID PAYING INTEREST ON PURCHASES

Your due date is the 28th day of each month. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month.

### FOR CREDIT CARD TIPS FROM THE CONSUMER FINANCIAL PROTECTION BUREAU

To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau at [consumerfinance.gov/learnmore](http://consumerfinance.gov/learnmore).

## FEES

### ANNUAL FEES

Visa Classic & Platinum	\$0
Visa Signature 1% Rebate	\$0
Visa Signature 1.5% Rebate	\$0
Visa Signature Silicon Slopes 1% Rebate	\$50

### TRANSACTION FEES

Cash Advance Fee	1.5% of amount of advance
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### PENALTY FEES

Late Payment Fee	up to \$35
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### OTHER FEES

Foreign Transaction Fee	Up to 1% of the U.S. dollar amount of the foreign transaction.
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### HOW WE WILL CALCULATE YOUR BALANCE

We use a method called average daily balance (including new purchases)

**IDEAL 100% HOME EQUITY LOANS**

	VARIABLE APR	FIXED APR
*LINE OF CREDIT	10.24% - 18.00%	
*CLOSED END TERM LOAN		
10-YEAR	7.24% - 18.00%	7.74% - 18.00%
15-YEAR	8.74% - 18.00%	

\*Maximum 18%

**10-YEAR 100% IDEAL HOME EQUITY VARIABLE PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 100% LTV, and an 8.00% variable annual percentage rate, would be \$121 for 120 months. Variable rate subject to change.

**10-YEAR 100% IDEAL HOME EQUITY FIXED PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 100% LTV, and an 8.00% fixed annual percentage rate, would be \$121 for 120 months.

**15-YEAR 100% IDEAL HOME EQUITY VARIABLE PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 100% LTV, and an 8.00% variable annual percentage rate, would be \$96 for 180 months. Variable rate subject to change monthly.

		VARIABLE APR	FIXED APR
<b>80% HOME EQUITY 1ST MORTGAGE (NO CLOSING COSTS)</b>			
5-YEAR	80% FINANCING	3.74% - 18.00%	4.24% - 18.00%
7-YEAR	80% FINANCING	3.99% - 18.00%	4.49% - 18.00%
10-YEAR	80% FINANCING	4.24% - 18.00%	4.74% - 18.00%
12-YEAR	80% FINANCING	4.74% - 18.00%	5.24% - 18.00%
15-YEAR	80% FINANCING	5.24% - 18.00%	5.49% - 18.00%
LONG-TERM BALLOON			6.24% - 18.00%

**5-YEAR HOME EQUITY FIRST MORTGAGE FIXED PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 4.49% fixed annual percentage rate, would be \$186 for 60 months. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**5-YEAR HOME EQUITY FIRST MORTGAGE VARIABLE PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 6.00% variable annual percentage rate, would be \$193 for 60 months. Variable rate subject to change monthly. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**7-YEAR HOME EQUITY FIRST MORTGAGE FIXED PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 5.49% fixed annual percentage rate, would be \$144 for 84 months. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**7-YEAR HOME EQUITY FIRST MORTGAGE VARIABLE PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 6.00% variable annual percentage rate, would be \$146 for 84 months. Variable rate subject to change monthly. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**10-YEAR HOME EQUITY FIRST MORTGAGE FIXED PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 5.49% fixed annual percentage rate, would be \$109 for 120 months. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**10-YEAR HOME EQUITY FIRST MORTGAGE VARIABLE PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 6.00% variable annual percentage rate, would be \$111 for 120 months. Variable rate subject to change monthly. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**12-YEAR HOME EQUITY FIRST MORTGAGE FIXED PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 6.00% fixed annual percentage rate, would be \$98 for 144 months. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**12-YEAR HOME EQUITY FIRST MORTGAGE VARIABLE PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 6.00% variable annual percentage rate, would be \$98 for 144 months. Variable rate subject to change monthly. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**15-YEAR HOME EQUITY FIRST MORTGAGE FIXED PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 6.00% fixed annual percentage rate, would be \$84 for 180 months. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**15-YEAR HOME EQUITY FIRST MORTGAGE VARIABLE PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 6.00% variable annual percentage rate, would be \$84 for 180 months. Variable rate subject to change monthly. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

**20-YEAR BALLOON HOME EQUITY FIRST MORTGAGE FIXED PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 6.00% fixed annual percentage rate, would be \$72 for 62 months and would include a final payment of \$8,470. Example does not include taxes or insurance premiums, thus actual payment obligation may be greater.

	VARIABLE APR	FIXED APR
<b>STANDARD 90% HOME EQUITY LOANS (NO CLOSING COSTS)</b>		
*CLOSED-END TERM LOAN		
5-YEAR	5.99% - 18.00%	6.49% - 18.00%
10-YEAR	6.49% - 18.00%	6.99% - 18.00%
15-YEAR	7.49% - 18.00%	

\*Maximum 18%

	VARIABLE APR	FIXED APR
<b>STANDARD 80% HOME EQUITY LOANS (NO CLOSING COSTS)</b>		
*LINE OF CREDIT	5.49% - 18.00%	
*FIXED FOR 5 HELOC	6.49% - 18.00%	
*INTEREST-ONLY HELOC	6.24% - 18.00%	
*CLOSED-END TERM LOAN		
5-YEAR	4.74% - 18.00%	5.24% - 18.00%
10-YEAR	5.24% - 18.00%	5.74% - 18.00%
15-YEAR	5.99% - 18.00%	
LONG-TERM BALLOON		7.24% - 18.00%

\*Maximum 18%

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**5-YEAR 90% OR 80% STANDARD HOME EQUITY FIXED PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 90% or 80% LTV, and a 7.00% fixed annual percentage rate, would be \$198 for 60 months.

**5-YEAR 90% OR 80% STANDARD HOME EQUITY VARIABLE PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 90% or 80% LTV, and a 7.00% variable annual percentage rate, would be \$198 for 60 months. Variable rate subject to change monthly.

**10-YEAR 90% OR 80% STANDARD HOME EQUITY FIXED PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 90% or 80% LTV, and a 5.99% fixed annual percentage rate, would be \$111 for 120 months.

**10-YEAR 90% OR 80% STANDARD HOME EQUITY VARIABLE PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 7.00% variable annual percentage rate, would be \$116 for 120 months. Variable rate subject to change monthly.

**15-YEAR 90% STANDARD HOME EQUITY VARIABLE PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 90% LTV, and a 6.99% variable annual percentage rate, would be \$90 for 180 months. Variable rate subject to change monthly.

**15-YEAR 80% STANDARD HOME EQUITY VARIABLE PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 7.00% variable annual percentage rate, would be \$90 for 180 months. Variable rate subject to change monthly.

**20-YEAR BALLOON 80% STANDARD HOME EQUITY FIXED PAYMENT EXAMPLE**

Monthly payments for a \$10,000 loan with 80% LTV, and a 7.00% fixed annual percentage rate would be \$78 for 62 months and would include a final payment of \$8,617.

		VARIABLE APR	FIXED APR
<b>50% HOME EQUITY 1ST MORTGAGE (NO CLOSING COSTS)</b>			
LINE OF CREDIT	50% FINANCING	5.24% - 18.00%	
FIXED FOR 5 HELOC		6.24% - 18.00%	
INTEREST-ONLY HELOC		5.99% - 18.00%	
60-MONTH	50% FINANCING	3.49% - 18.00%	3.99% - 18.00%
7-YEAR	50% FINANCING	3.74% - 18.00%	4.24% - 18.00%
10-YEAR	50% FINANCING	3.99% - 18.00%	4.49% - 18.00%
12-YEAR	50% FINANCING	4.49% - 18.00%	4.99% - 18.00%
15-YEAR	50% FINANCING	4.74% - 18.00%	5.24% - 18.00%

		VARIABLE APR	FIXED APR
<b>80% HOME EQUITY 2ND MORTGAGE (NON-OWNER OCCUPIED)</b>			
LINE OF CREDIT	80% FINANCING	6.74% - 18.00%	
10-YEAR	80% FINANCING		6.24% - 18.00%
15-YEAR	80% FINANCING	5.99% - 18.00%	
		VARIABLE APR	FIXED APR
<b>65% HOME EQUITY 2ND MORTGAGE (NON-OWNER OCCUPIED)</b>			
60-MONTH	65% FINANCING	5.49% - 18.00%	
10-YEAR	65% FINANCING	5.49% - 18.00%	5.99% - 18.00%
15-YEAR	65% FINANCING	5.74% - 18.00%	