

Personal Loan Rate and Related Disclosures effective Feb 1, 2020

Vehicle Loans	APR*	Estimated Monthly Payment Examples
New Auto (2015 & newer)	4.44%-14.89%	\$516.79 a month based on 72 months, \$32,001 loan at 5.09% APR
Used Auto (2014 & older)**	4.44%-15.39%	\$516.79 a month based on 72 months, \$32,001 loan at 5.09% APR
New Motorcycle & ATV (2017 & newer)	6.50% - 10.00%	\$126.13 a month based on 72 months, \$7,500 loan at 6.50% APR
Used Motorcycle & ATV (2016 & older)	7.25% - 11.25%	\$130.62 a month based on a 72 months, \$7,500 loan at 7.75% APR
New Boat & RV (2017 & newer)	4.64% - 9.49%	\$327.70 a month based on 144 months, \$30,000 loan at 5.64% APR
Used Boat & RV (2016 & older)***	4.89% - 9.74%	\$331.45 a month based on 144 months, \$30,000 loan at 5.89% APR

Add up to 1% APR on Autos *Add 1% to APR on RVs

Personal Loans	APR*	Estimated Monthly Payment Examples
Signature Loan	7.49%-15.99%	\$124.38 a month based on a 4 year, \$5,000 loan at 8.99% APR
Share Secured & Certificate Secured	2.0% above the APY† of the Securing Savings Product	
Overdraft Line of Credit	14.50%	
Purchase Money	7.50%-15.00%	\$51.90 a month based on a 5 year, \$2,500 loan at 9.00% APR
Personal Line of Credit	Variable Rate: Prime Rate + 3.0%; Minimum 8.0% \$15.00 annual fee	

Click here for important information regarding ["Credit Line Account Agreement"](#).

Important Terms & Conditions
<p>*APR refers to Annual Percentage Rate †APY refers to Annual Percentage Yield</p> <p>Kitsap Credit Union membership is required. Rates are based on an evaluation of credit history and other factors specific to your loan (such as loan term, age of collateral, occupancy of collateral property, combined loan-to-value, lien status, loan amount, as applicable) and may be higher than the lowest rates advertised. Your final APR may differ from your loan interest rate due to additional fees that may apply.</p>

Auto Loan: Available terms and loan amounts based on creditworthiness. Maximum terms up to 84 months. New Auto LTV is based on Dealer Invoice or NADA Adjusted trade-in value. Used Auto LTV is based on NADA Adjusted trade-in value.

Boat & RV: Available terms and loan amounts based on creditworthiness. Maximum terms up to 240 months depending on loan amount. Some loan terms may require a down payment of up to 20%. New Boat or RV LTV is based on Dealer Invoice or NADA Adjusted trade-in value. Used Boat or RV LTV is based on NADA Adjusted trade-in value.

Signature Loan: Available terms and loan amounts based on creditworthiness. Maximum term up to 72 months.

Share Secured: Maximum term up to 144 months.

Certificate Secured: Term up to maturity date of the Certificate. Loan amounts up to balance of Certificate.

Overdraft Line of Credit: Overdraft Line of Credit limits available are \$500 and \$1,000 Loan Amount.

Purchase Money: Available terms and loan amounts based on creditworthiness. Maximum term up to 60 months.

Motorcycle/ATV: Available terms and loan amounts based on creditworthiness. Maximum terms up to 72 months. New Motorcycle/ATV LTV is based on Dealer Invoice or NADA Adjusted trade-in value. Used Motorcycle/ATV LTV is based on NADA Adjusted trade-in value.

LTV: Loan to Value.

Personal Line of Credit: Minimum credit limit \$2,000. Prime Rate is defined as the Prime Rate published in the Money Rates Section of the Wall Street Journal on the Friday preceding the 27th day of March, June, September, and December of each year ("Index") plus our Margin.

RATES AND TERMS IN EFFECT AS OF FEB 1, 2020 AND ARE SUBJECT TO CHANGE WITHOUT NOTICE.

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