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Loan Rate and Information Sheet

Rates in effect as of **January 7, 2020**

The information provided below is accurate as of the effective date listed. Loan rates are quoted as an Annual Percentage Rates and are subject to change without notice. Additional rates and terms may be available. Rates shown are the lowest available for the listed term. All loans are subject to approval of credit. Your actual rate is based upon your credit scoring factors, and for collateral loans, the selected term, model year and loan-to-value of the collateral. APCU is an Equal Opportunity Lender. Please call us at (800) 849-8431 or (404) 768-4126 for more information.

Description	Term	% Above Index	ANNUAL PERCENTAGE RATE (APR)
New and Used Consumer Secured Loans (Autos, boats, recreational vehicles, motorcycles, etc.)			
2020 and newer	48 months		2.54% – 14.22%
2020 and newer	49 – 60 months		2.79% – 15.22%
2020 and newer	61 – 72 months		3.04% – 16.22%
2018 – 2019	48 months		2.59% – 14.27%
2018 – 2019	49 – 60 months		2.84% – 15.27%
2018 – 2019	61 – 72 months		3.09% – 16.27%
2016 – 2017	48 months		2.62% – 14.30%
2016 – 2017	49 – 60 months		2.87% – 15.30%
2016 – 2017	61 – 72 months		3.12% – 16.30%

Payment example: Estimated monthly payments on a 48-month auto loan at 2.54% = \$22.00 per \$1,000.00 borrowed.

Personal Loans	≤ 72 months		7.90% – 17.90%
Share or Certificate Secured Loans*			
100% of balance on deposit		2.00%	

* Share or Certificate Secured: For Share Secured Loans, the Annual Percentage Rate (APR) will be the dividend rate paid on regular shares the previous quarter (Index) plus the percentage shown in the “% Above Index” column above. For Certificate Secured Loans, the APR will be the dividend rate being paid on the Certificate offered as security (Index) plus the percentage shown in the “% Above Index” column above. See reverse side for additional information.

See reverse side for additional disclosure information.

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*** Share Secured Loans:** The APR will be the dividend rate paid on regular shares the previous quarter (index) plus the percentage shown in the table above under the “% Above Index” column. The rates are subject to change quarterly on the 1st day of January, April, July, and October to reflect any change in the Index. Any increase in the APR will result in more payments of the same amount until what you owe is repaid.

***Certificate Secured Loans:** The APR will be the dividend rate being paid on the Certificate offered as security (index) plus the percentage shown in the table above under the “% Above Index” column. The Certificate must either be renewed until the loan is completely paid or be rolled over into a Share account, at which point the loan will become a Share Secured loan and be subject to those terms. Failure to renew the Certificate or roll it over to a Share Account will result in default under the Plan. When the Certificate is renewed, the APR will change to reflect the new dividend rate and index. Any increase in the APR will result in more payments of the same amount until what you owe is repaid. The present APR and daily periodic rate for Certificate Secured loans will be disclosed on the voucher at the time the loan is closed.

Debt Protection Coverage: *Debt protection coverage is voluntary and not required in order to obtain a loan at Atlanta Postal Credit Union. You may select any provider of your choice. The rates listed below contain certain terms and exclusions; contact Atlanta Postal Credit Union for coverage details.*

Debt Protection Coverage	Cost Per \$1000 of Your Monthly Loan Balance
Death, Disability, and Involuntary Unemployment	\$3.60 (single) - \$3.95 (joint)*
Death and Disability	\$2.95 (single) - \$3.40 (joint)*
Death	\$0.85 (single) - \$1.30 (joint)*
Involuntary Unemployment	\$0.90 (single)

*Joint Protection protects Joint Borrower from the Protected Event of Death.

Coverage Maximums	Disability	Life	Involuntary Unemployment
Max. Monthly Total Disability Benefit	\$1,000.00*	N/A	N/A
Max Monthly Total Involuntary Unemployment Benefit	N/A	N/A	\$1,000.00**
Max. Benefit per Loan Account	\$15,000.00	\$75,000.00	\$15,000.00
Max Age for Coverage	70	70	70

*Cancels up to 12 Monthly Payments per Protected Event.

**Cancels up to 3 Monthly Payments per Protected Event.

VISA Platinum Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.9%, 12.9%, 14.9%, 16.9%
APR for Balance Transfers	9.9%, 12.9%, 14.9%, 16.9%
APR for Cash Advances	9.9%, 12.9%, 14.9%, 16.9%
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases or cash advances if you pay your entire balance 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 Web site of the Consumer Financial Protection Bureau at www.ConsumerFinance.gov/learnmore .

VISA Platinum Fees	
Annual Fee	None
Transaction Fees	N/A
Balance Transfer Cash Advance Foreign Transaction Pay By Phone	2% of each transaction in US Dollars Up to 1% of each transaction in US Dollars Up to \$10.00
Penalty Fees	
Late Payment	Up to \$25.00 , first occurrence; Up to \$35.00 for subsequent occurrences
Over-the-Credit Limit	Up to \$27.00 , first occurrence; Up to \$37.00 for subsequent occurrences if opted into this service
Returned Payment NSF Convenience Check	Up to \$32.00 Up to \$32.00
Other Fees	
Statement Copy	\$5.00
Rush Card Order	\$25.00
Card Replacement	\$10.00 , after one free replacement per year
Stop Payment Fee (Preauthorized Charge)	\$32.00

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases).

Billing Error Rights: Information on your rights to dispute transactions and how to exercise those rights is also provided in the Visa Platinum Consumer Credit Card Agreement.

The information about the costs of the VISA Credit Cards described above is accurate as of March 1, 2018. This information may change after that date. To find out what may have changed please call APCU’s VISA Department at (404) 768-4126 or (800) 849-8431 or write us at 515 Mulberry Street, Suite 100, Macon, GA 31201-6306. APCU will review your credit history, income and other information you provide to determine the maximum credit line available for your account and the credit card rate for which you qualify.