

AUTO LOANS

Term	Min. Loan Amount	New		Used	
		APR ^{1,2}	Est. Mo. Payment per \$1,000	APR ^{1,2}	Est. Mo. Payment per \$1,000
1 - 3 Years	\$1,500	2.24% - 11.99%	\$84.35 - \$33.20	2.49% - 12.24%	\$84.46 - \$33.32
4 Years	\$5,000	2.24% - 11.99%	\$21.80 - \$26.33	2.49% - 12.24%	\$21.91 - \$26.45
5 Years	\$10,000	2.74% - 12.49%	\$17.86 - \$22.49	2.99% - 12.74%	\$17.97 - \$22.62
6 Years	\$15,000	3.24% - 14.49%	\$15.31 - \$20.87	3.49% - 14.74%	\$15.42 - \$21.00
7 Years	\$25,000	3.74% - 8.74%	\$13.55 - \$15.96	3.99% - 8.99%	\$13.67 - \$16.09

STREET LEGAL MOTORCYCLE LOANS

Term	Min. Loan Amount	New		Used	
		APR ^{1,2}	Est. Mo. Payment per \$1,000	APR ^{1,2}	Est. Mo. Payment per \$1,000
1 - 3 Years	\$1,500	4.49% - 14.24%	\$85.38 - \$34.30	4.74% - 5.99%	\$85.50 - \$30.42
4 Years	\$5,000	4.49% - 14.24%	\$22.80 - \$27.46	4.74% - 5.99%	\$22.92 - \$23.49
5 Years	\$10,000	4.49% - 14.24%	\$18.64 - \$23.40	4.74% - 5.99%	\$18.76 - \$19.33
6 Years	\$15,000	4.99% - 16.24%	\$16.11 - \$21.84	5.24% - 16.49%	\$16.22 - \$21.97
7 Years	\$25,000	5.49% - 10.49%	\$14.37 - \$16.86	5.74% - 10.74%	\$14.49 - \$17.00

FIRST TIME BUYER AUTO & STREET LEGAL MOTORCYCLE LOANS

Term	Min. Loan Amount	New & Used	
		APR ^{1,2}	Est. Mo. Payment per \$1,000
1 - 3 Years	\$1,500	5.49% - 15.24%	\$85.84 - \$34.79
4 Years	\$5,000	5.49% - 15.24%	\$23.26 - \$27.96
5 Years	\$10,000	5.49% - 15.24%	\$19.10 - \$23.93
6 Years	\$15,000	5.99% - 17.24%	\$16.58 - \$22.39

CLASSIC AUTO LOANS³

Term	Min. Loan Amount	APR ^{1,2}	Est. Mo. Payment per \$1,000
1 - 3 Years	\$1,500	3.99% - 8.24%	\$85.18 - \$31.45
4 Years	\$5,000	3.99% - 8.24%	\$22.58 - \$24.53
5 Years	\$10,000	3.99% - 8.24%	\$18.42 - \$20.40
6 Years	\$15,000	4.49% - 8.74%	\$15.88 - \$17.90
7 Years	\$25,000	4.99% - 7.99%	\$14.14 - \$15.59

VEHICLE VALUE LOANS⁴

Term	Min. Loan Amount	APR ^{1,2}	Est. Mo. Payment per \$1,000
1 - 3 Years	\$1,500	4.49% - 14.24%	\$85.38 - \$34.30
4 Years	\$5,000	4.49% - 14.24%	\$22.80 - \$27.46
5 Years	\$10,000	4.49% - 14.24%	\$18.64 - \$23.53
6 Years	\$15,000	4.99% - 9.24%	\$16.11 - \$18.15

RECREATIONAL VEHICLE LOANS

Includes RVs, Travel Trailers, 5th Wheels, Boats, Off-Road Motorcycles & Personal Water Crafts

Term	Min. Loan Amount	APR ^{1,2}	Est. Mo. Payment per \$1,000
1 - 5 Years	\$2,500	5.49% - 7.74%	\$85.84 - \$20.16
6 - 7 Years	\$15,000	6.49% - 8.74%	\$19.57 - \$17.90
8 - 9 Years	\$30,000	7.49% - 9.74%	\$13.89 - \$13.95
10 - 12 Years	\$50,000	8.49% - 10.74%	\$12.40 - \$12.39
13 - 15 Years	\$50,000	10.49% - 11.74%	\$11.78 - \$11.85

Auto & Recreational Loans

¹Rates are subject to change without notice. Rates and terms may vary depending on approved loan amount. Your rate may be higher depending on individual credit qualifications, account history and collateral value. Maximum rate of 18%. ²An additional 0.25% discount is available with a down payment of at least 10%. A down payment may be required. Some restrictions apply. Maximum loan-to-value is based on member qualifications. Vehicles with mileage in excess of 150,000 may be subject to a rate adjustment of 1%. ³Classic vehicles require a certified appraisal. ⁴Inspection may be required on Vehicle Value Loans.

VISA CREDIT CARDS

	Introductory APR ⁵	Variable APR	Annual Fee
Platinum	2.90%	10.00% - 18.00%	\$0
Platinum Rewards	2.90%	11.00% - 18.00%	\$0
Secured Platinum	NA	18.00%	\$0

LINES OF CREDIT

Term	APR	Daily Periodic Rate
Revolving	10.50% - 18.00%	0.028767% - 0.049315%

SIGNATURE LOANS

Term	Min. Loan Amount	APR	Est. Mo. Payment per \$1,000
1 - 2 Years	\$250	8.50% - 13.50%	\$87.20 - \$47.77
3 - 4 Years	\$2,500	9.50% - 14.50%	\$32.03 - \$27.58
5 Years	\$5,000	10.50% - 18.00%	\$21.50 - \$25.39

CERTIFICATE SECURED LOANS

Term	Min. Loan Amount	APR
Options up to 5 Years ⁶	Secure 100% of amount borrowed	Certificate rate + 2%

CREDIT / SAVINGS BUILDER LOANS

Term	Min. Loan Amount	APR	Est. Mo. Payment per \$1,000
1 - 2 Years	\$250	5.50%	\$85.85 - \$44.11
3 - 4 Years	\$2,500	6.00%	\$30.43 - \$23.49
5 Years	\$5,000	6.50%	\$19.58

HOME EQUITY LINES OF CREDIT

Owner Occupied - \$25,000 to \$500,000	Non-Owner Occupied - \$25,000 to \$500,000
4.00% - 8.25% APR	5.00% - 6.25% APR
10-Year Draw	10-Year Draw
Up to 80% LTV on \$250,000+	Up to 70% LTV

HOME EQUITY LOAN

Term	Owner Occupied - \$25,000 to \$500,000	Non-Owner Occupied - \$25,000 to \$500,000
5 Years	5.50% - 7.50%	6.50% - 7.50%
10 Years	6.00% - 8.00%	7.00% - 8.00%
15 Years	6.50% - 8.50%	7.50% - 8.50%
20 Years	7.00% - 9.00%	NA
	Up to 80% LTV on \$250,000+	Up to 70% LTV

Visa Credit Cards

⁵Standard introductory period is six (6) billing cycles. All rates quoted are based on individual qualifications. APRs will vary with the market, based on the Prime Rate plus a margin. Maximum rate of 18%. Limit amounts from \$250 to \$50,000. \$10 or 3% transaction fee on Balance Transfers and Cash Advances, whichever is greater. 1% foreign transaction fee. \$25 penalty fee for late or returned payment.

Certificate Secured Loans

⁶Interest must be paid annually, if not on a repayment plan option. Maximum loan amount is based on individual qualifications of the borrower(s) and ability to repay. \$1,000 minimum loan amount. Maximum rate of 18%.

Home Equity Lines of Credit & Home Equity Loans

Home Equity Line of Credit rate is based on Prime Rate of 3.25% as of 9.16.2020 plus a margin range from 0.00% to 5.00%, subject to individual credit qualifications. Prime Rate plus applicable margin and applicable loan-to-value equals rate. Floor rates range from 4% to 8%. Rate changes occur semi-annually, January 1 and July 1. Annual cap is 2%, and lifetime cap is 6%, above the fully indexed rate at the time of origination. Home Equity Loan rate is based on a fixed 5-year repayment term. Rate is subject to individual credit qualifications and repayment term. Minimum loan amount is \$25,000. Sample payment based on a \$25,000 loan for 5 years at 5.50% APR would be \$477.52. Jumbo Equity Loans above \$500,000 and extended terms available at higher rates. Processing fees can range from \$487 to \$1,337 for California and \$312 to \$1,192 for Nevada, paid by the borrower. Additional fees may apply subject to type and evaluation of property, ownership and lien status. All loans are subject to Credit Union policies and procedures.

CHECKING & SAVINGS

	Dividend ⁷	APY ⁸	Compounding	Min. Balance	Min. Deposit
Rewards Checking	0.05%	0.05%	Monthly	\$0	
Free Checking	0.00%	0.00%	None	\$0	
Fresh Start Checking	0.00%	0.00%	None	\$0	
Teen Checking ⁹	0.00%	0.00%	None	\$0	
Prime Savings	0.05%	0.05%	Quarterly	\$250	\$5
Super Saver	0.10%	0.10%	Quarterly	\$0	
IRA Savings	0.10%	0.10%	Monthly	\$0	
Health Savings Checking	0.05%	0.05%	Monthly	\$0	\$50
Non-Dividend Savings	0.00%	0.00%	None	\$0	
Youth Savings ⁹	0.05%	0.05%	Quarterly	\$5	
Youth Super Saver ⁹	0.10%	0.10%	Quarterly	\$0	
Holiday & Vacation Club ¹⁰	0.05%	0.05%	Monthly	\$0	\$10

CERTIFICATES & IRAS

	Dividend ⁷	APY ⁸	Compounding	Min. Balance	Min. Deposit
91 Days ¹¹	0.25%	0.25%	at maturity	\$1,000	\$0
6 Months ¹¹	0.35%	0.35%	Monthly	\$1,000	\$0
12 Months	0.55%	0.55%	Monthly	\$1,000	\$0
18 Months	0.55%	0.55%	Monthly	\$1,000	\$0
24 Months	0.65%	0.65%	Monthly	\$1,000	\$0
36 Months	0.75%	0.75%	Monthly	\$1,000	\$0
48 Months	0.85%	0.85%	Monthly	\$1,000	\$0
60 Months	0.95%	0.95%	Monthly	\$1,000	\$0

MONEY MARKET

Balance	Dividend ⁷	APY ⁸
\$0 - \$24,999.99	0.20%	0.20%
\$25,000 - \$49,999.99	0.30%	0.30%
\$50,000 - \$99,999.99	0.35%	0.35%
\$100,000 - \$249,999.99	0.40%	0.40%
\$250,000 or more	0.50%	0.50%

Deposit Accounts

⁷Dividends are calculated on the Daily Balance Method for all accounts. ⁸APY = Annual Percentage Yield, and is based on the assumption that requirements will be met. Your statement will show the actual Annual Percentage Yield Earned (APYE). This may be different from the APY if the conditions are different from the above assumptions. Early withdrawal is subject to penalty on all Certificates. For example, if there are any fees, they could reduce the earnings on the account. ⁹Open to members under the age of 18. ¹⁰One scheduled distribution per year on both the Holiday Club and Vacation Club accounts - November 1 and June 1, respectively. Both accounts carry an early withdrawal fee of \$15. ¹¹Terms not available on IRAs.

Fees & Charges

¹²Including checks, automated debits (ACH), debit card transactions, bill payments, and point-of-sale transactions. ¹³Monthly fee waived with eStatements and monthly electronic deposit of \$500; otherwise, \$5 per product per month. ¹⁴Please note safe deposit boxes and their contents are not insured by NCUA, are not available at all branches and are subject to availability.

FEES & CHARGES

ATM & mobile deposit adjustments	\$2.50	
ATM surcharge	\$2	Free when using SCE FCU or CO-OP Network ATMs
Bill Pay	\$5	Expedited payment - electronic
	\$20	Expedited payment - check
	\$1	Send money via PayPal
Checks	at cost	Personal and Business
Check copies	\$2	2 free per statement
Coin deposit	5%	of amount redeemed by members
	10%	of amount redeemed by non-members
Courtesy Pay (paid item) ¹²	\$26	No fee if overdrawing available account balance by \$5 or less or if the transaction is \$5 or less and paid by using Courtesy Pay; no more than four Courtesy Pay fees per day per account
Debit card replacement	\$5	
DMV services	\$50	Title transfers, lease buyouts, private party and out-of-state sales
Early withdrawal	\$15	Club and Super Saver (2 free per year); Youth Super Saver (4 free per year)
Escheat	\$2	
Foreign collection item	\$30	Canada
	\$45	All other countries
Fresh Start Checking	\$15	
Home Equity Line annual fee	\$50	After 1st year; waived if balances > \$10,000 as of June 30 each year of the draw period
Home Equity Line demand	\$40	
Home Equity Line demand update	\$20	
Home Equity Subordination	\$250	
Inactive account fee	\$5	No activity in 12 months – waived with balances > \$250 or for members under 18
IRA transfer	\$25	If transferring to another financial institution
Legal action	\$50	Tax levies, judgments, garnishments or subpoenas
Loan document copy	\$10	
Loan modification	\$50	
Medallion stamp	\$25	
Non-member check cashing	\$5	
Notary	\$5	\$2.50 each additional signature
Official check	\$3	1 free per day
Online or phone payment	\$12.50	Phone-assisted payment
	\$10	One-time online ACH or debit payment
	\$6.50	Recurring automatic online ACH or debit payments
Photocopies	20¢	
Research	\$24	Per hour
Return deposited item	\$15	\$25 for deposited or cashed check on account with same ownership or on loan payment
Return item/NSF	\$26	(nonsufficient funds) Per item each time presented and/or if paid and not covered by Courtesy Pay
Return Mail	\$5	Up to \$30 refund with correction
Rewards Checking ¹³	Free	With eStatements & monthly electronic deposit of \$500
Safe deposit box annual fee ¹⁴	\$50	3x5" \$150 5x10"
	\$75	5x5" \$175 10x10"
	\$120	3x10"
Skip payment	\$30	Limit 2 per year
Special delivery for card or PIN	at cost	
Statement copies	\$3	Per statement
Stop payment	\$10	Checks and Bill Pay
	\$25	Official check
Temporary checks	\$2	Two pages, four checks per page
Verification of Deposit or Mortgage	\$20	
Visa Gift Cards (at select branches)	\$2.50	\$10 replacement
Wire Transfers	\$15	Domestic
	\$30	International