



Loan Rates Effective: 6/1/2010

Vehicle Loan (Cars, Trucks and Street Legal Motorcycles)					
Tier	36 months	48 months	60 months	72 months	84 months
1 = 740 + Beacon	3.50% APR	3.75% APR	3.85% APR	3.99% APR	3.99% APR
2 = 700-739 Beacon	4.50% APR	4.75% APR	4.75% APR	5.50% APR	6.25% APR
3 = 660-699 Beacon	5.75% APR	6.00% APR	6.75% APR	7.75% APR	
4 = 620-659 Beacon	8.25% APR	8.50% APR	8.75% APR	9.00% APR	

ADD .50% for models 3 to 5 years old and 1.00% to vehicles older than 5 years.

Rates and terms are based on your credit history and Equifax Beacon credit score. We finance up to 100% KBB retail value MSRP, plus any taxes, title fees, or dealer maintenance contracts. Vehicles older than 5 years and autos with over 100K miles we will finance up to 70% of KBB retail value plus any taxes and title fees. 72 month repayment period requires \$15,000 minimum loan amount; 84 month repayment period requires an applicant credit score of 700 or better for New Auto Loans and 740 or better for Used Auto Loans and a \$20,000 minimum loan amount. The maximum loan term for vehicles older than 5 years is 60 months. We will finance dealer service contracts up to \$2,500 and we will finance CUDL GAP if purchased thru a qualifying dealership. We do not finance reconstructed/salvaged vehicles or lemon law buybacks. Rates include a .50% discount for automatic payment (Payroll deduction or automatic transfer from a Forest Park FCU account) and electronic delivery of your monthly statement. If the automatic payment option and/or the electronic delivery of your monthly statement are cancelled during the life of the loan, the rate will subsequently increase by .50%. We offer an additional .25% APR rate discount for Hybrid or Smart Way Elite Vehicles. Additional terms may apply; contact the Credit Union for more information.

RV's and Boats				
Tier	up to 72 months	up to 96 months	up to 120 months	up to 180 months**
1 = 740 + Beacon	7.00% APR	7.25% APR	7.50% APR	7.75% APR
2 = 700-739 Beacon	8.00% APR	8.25% APR	8.50% APR	8.75% APR
3 = 660-699 Beacon	10.00% APR	10.25% APR	10.50% APR	10.75% APR
4 = 620-659 Beacon	12.00% APR	12.25% APR	12.50% APR	12.75% APR

Model years 2 years and older add 1% to APR. **180 month term for current and previous year models only.

We finance up to 80% MSRP or NADA retail value on current and previous year models. Maximum loan amount up to 70% of NADA for models two years and older.

Rates and terms are based in credit history, credit score. Rates reflect a .50% discount for automatic payment with electronic statements. If automatic payments are cancelled during the life of the loan the loan rate will be increased by .50% APR and payments recalculated to keep within original terms.

Motorcycles(offroad), Jet skis,ATV's				
Tier	36 months	48 months	60 months	72 months
1 = 740 + Beacon	6.99% APR	6.99% APR	6.99% APR	7.49% APR
2 = 700-739 Beacon	7.99% APR	7.99% APR	7.99% APR	8.49% APR
3 = 660-699 Beacon	10.90% APR	10.90% APR	10.90% APR	11.49% APR
4 = 620-659 Beacon	12.90% APR	12.90% APR		

Model years 2 years and older add 1% to APR.

We finance up to 80% MSRP or NADA retail value on current and previous year models. Maximum loan amount up to 70% of NADA for models two years and older.

Rates and terms are based in credit history, credit score. Rates reflect a .50% discount for automatic payment with electronic statements. If automatic payments are cancelled during the life of the loan the loan rate will be increased by .50% APR and payments recalculated to keep within original terms.

UNSECURED LOANS	1 = 740 + Beacon	8.90% APR	VISA	A = 700+ Beacon	8.90% APR
	2 = 700-739 Beacon	12.25% APR		B = 660-699 Beacon	10.90% APR
	3 = 660-699 Beacon	14.25% APR		C = 620-659 Beacon	12.90% APR
	4 = 620-659 Beacon	16.25% APR			

SHARE SECURED LOANS	5.00% APR
CERTIFICATE SECURED	CERT RATE PLUS 3% APR

Fixed Rate Home Equity Loans					
Tier	60 months	84 months	120 months	180 months	240 months
1 = 740 + Beacon	4.24% APR	4.49% APR	4.99% APR	5.99% APR	6.49% APR
2 = 700-739 Beacon	4.49% APR	4.99% APR	5.49% APR	6.24% APR	6.74% APR
3 = 660-699 Beacon	4.99% APR	5.49% APR	5.99% APR	6.49% APR	6.99% APR
4 = 620-659 Beacon	6.99% APR	7.49% APR	8.24% APR	8.99% APR	9.24% APR

HELOC	to 80% LTV	to 90% LTV	to 100% LTV. Existing loans only
1 = 700+ Beacon	3.25% APR	P + 0.50%	P + 1.50%
2 = 660-699 Beacon	3.25% APR	P + 1.00%	P + 2.50%
3 = 620-659 Beacon	5.25 % APR	P + 2.25%	P + 3.50%
4 = 619 and lower Beacon(existing loans only)	6.25% APR	P + 4.00%	P + 5.50%

Drive by appraisal required for all home loans. Appraisal fee of \$300 due at time of approval. Loans over \$250,000 require a full appraisal. Fee for full appraisal is \$350 but may be higher and is due at time of approval. Rates include a .50% discount for automatic payment and electronic statement. If E-statements or auto payments cancelled during life of the loan the rate will increase by .50% and payment modified to keep within initial terms.

Rates and terms are determined by credit history, collateral value and credit scores. Maximum Loan to Value 80% for tier 3 and 4.

Origination fee of \$300 for Home Equity and HELOC loans up to \$150,000. For loans over \$150,000.00 contact our loan department

*The Oregonian- PRIME RATE: 3.25% 04/15/2010 " MAXIMUM INTEREST RATE ON ALL LOANS" - 18.00%

APR = Annual Percentage Rate

All rates and fees are subject to change at any time.

All Forest Park Federal Credit Union loans are subject to applicable laws of the State of Oregon, Federal Laws and regulations, Credit union bylaws as amended, and all other regulations, rules and practices now and hereafter adopted by Forest Park Federal Credit Union