



Mailing Address: P.O. Box 5011 • Visalia, CA. 93278-5011

Effective Date: January 1, 2019 Replaces Disclosure Dated: December 1, 2018

All rates are fixed unless otherwise stated. The actual rate will be disclosed before you become obligated. Rates are subject to change without notice. Rates and terms are based on individual credit worthiness.

Description	Minimum Purchase	Amount Financed	Estimated Term (In Months)	ANNUAL PERCENTAGE RATE
New Cars (Model Year 2016 newer) Minimum term of 12 months		Up to 100% MSRP or Kelley Blue Book	Up to 24 mo. 36 mo. 48 mo. 60-66 mo. 72-78 mo. ¹ 84 mo. ¹	3.49% - 14.74% 3.49% - 14.74% 3.49% - 14.74% 4.04% - 15.24% 4.74% - 15.74% 5.24% - 16.24%
¹ New cars: 72 month term (estimated) available when financing over \$15,000 and 84 month term (estimated) when financing over \$20,000.				
Used Cars (Model Year 2010- 2015) Minimum term of 12 months		Up to 100% Retail Kelley Blue Book	Up to 24 mo. 36 mo. 48 mo. 60-66 mo. 72-78 mo. ² 84 mo. ²	3.64% - 15.24% 3.64% - 15.24% 3.64% - 15.24% 4.19% - 15.74% 4.94% - 16.24% 5.74% - 7.79%
² Used Cars: 72 month term (estimated) available when financing over \$15,000 and 84 month term (estimated) when financing over \$20,000.				
Older Used Cars (Model Year 2004 - 2009) Minimum term of 12 months		Up to 100% Retail Kelley Blue Book	Up to 24 mo. 36 mo. 48 mo. 60-66 mo. 72-78 mo. ³	5.84% - 15.74% 5.84% - 15.74% 5.99% - 16.24% 6.09% - 16.74% 6.59% - 7.99%
³ Older Used Cars: 72 month term (estimated) available when financing over \$15,000.				
New Recreational Vehicles New Motorcycles New Boats & Personal Watercraft (Model Year 2018 & newer)	\$15,000 \$20,000 \$30,000 \$40,000	Up to 100% MSRP	Up to 36 mo. 48 mo. 60 mo. 72 mo. ⁴ 84 mo. ⁴ (RV's Only) 120 mo. ⁴ (RV's Only) 180 mo. ⁵	4.00% - 14.25% 4.00% - 14.50% 4.50% - 15.99% 4.75% - 16.49% 5.50% - 6.25% 6.00% - 7.25% 7.00% - 8.25%
⁴ 72 month term (estimated) available when financing over \$15,000 and 84 month term (estimated) when financing over \$20,000. RV's only: 120 month term (estimated) available when financing is over \$30,000 and 180 month term (estimated) available when financing is over \$40,000 Current model year of 2018/2019 is considered new if collateral not previously sold/registered.				
Used Recreational Vehicles Used Motorcycles Used Boats, Personal Watercraft (Model Years 2004 to 2018)	\$15,000 \$20,000 \$30,000 \$40,000	Up to 100% Retail NADA Or Kelly Blue Book	Up to 36 mo. 48 mo. 60 mo. 72 mo. ⁵ 84 mo. ⁵ (RV's Only) 120 mo. ⁵ (RV's Only) 180 mo. ⁵	4.50% - 15.25% 4.50% - 15.50% 4.75% - 16.99% 5.00% - 16.99% 5.75% - 6.75% 6.75% - 7.75% 7.75% - 8.75%
⁵ 72 month term (estimated) available when financing over \$15,000 and 84 month term (estimated) when financing over \$20,000. RV's only: 120 month term (estimated) available when financing is over \$30,000 and 180 month term (estimated) available when financing is over \$40,000				
Signature Loans	N/A	Up to \$20,000	Up to 12 mo. 24 mo. 36 mo. 48 mo. 60 mo.	8.49% - 13.99% 9.49% - 14.99% 10.99% - 15.99% 11.99% - 16.99% 13.99% - 15.99%
Signature Home Improvement Loan	\$10,000 \$15,000 \$20,000 \$25,000	\$10,000 - \$35,000	Up to 60 mo. 72 mo. 84 mo. 96 mo.	6.50% - 7.50% 7.00% - 8.00% 7.50% - 8.50% 8.50% - 9.50%
New Furniture/New Appliances		Up to 80%	Up to 48 mo.	12.50%
Share or Certificate Secured (*loan term must not exceed certificate term)		Up to 90%	Up to 60 mo.	7.00%

BONUS RATE REDUCTION: A 0.25% rate reduction is available when you sign up for automatic payment. A 0.25% rate reduction is available if loan to value is 85% or less (Car Loan Only). Maximum discount is .50% off APR. Discount not available on Signature and Signature Home Improvement Loans, Share or Certificate Secured Loans). See Loan and Security Agreement and Disclosure Statement for final disclosures of the annual percentage rate.

Fixed Rate Share Certificate Secured:** The Annual Percentage Rate (APR) will be the dividend rate being paid on the Share Certificate offered as security (index) plus a margin of 3.25%. The term of the loan may not exceed the term of the Share Certificate offered as security. The APR will be disclosed on the Loan and Security Agreement and Disclosure Statement provided at the time of the new loan. Floor rate is 7.00%.

Refinancing: Refinancing existing Tucoemas loans, to lower the rate, requires a minimum of \$1,000 increase in loan proceeds or a purchase of GAP or MBI; otherwise a fee of \$150.00 will be assessed.

Tiered Pricing: The following disclosure applies to all New and Used Cars, Motorcycles, Boats, Recreational Vehicles and Signature and Signature Home Improvement Loans. The Annual Percentage Rate (APR) you receive will be within the range disclosed above and is based on your credit worthiness. Please ask a loan officer for details about how your rate is determined.

Signature Home Improvement Loan: See separate agreement for additional information and qualifications.

Recreational Vehicle: Classified as fifth - wheel, travel/tent trailer, toy hauler, motor home, horse trailer.

Late Charges: The late charge will be calculated as follows: 5% of the monthly minimum payment with the minimum of \$15 and not to exceed \$100 on payments made 3 days or more after due date.

For CUDL loans: If payments are not received within 10 days after it is due, a late charge of 5%, of the part of the payment that is late, will be assessed.

Collection Costs: You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.

Other Charges:

DMV Title Transfer, Duplicate/Lost Lien Satisfied and administrative cost.	Up to \$25.00	Loan Payment Check returned unpaid:	\$27.00
Paperless Title / Lien Release:	\$10.00	Refinance Fee for TFCU loan:	\$150.00
Skip-A-Payment:	\$35.00	Redraw Loan Documents:	\$25.00
Mexico Release Letter	\$15.00	Private Party / Lease buyout document fee:	\$15.00

