



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

Effective Date: September 01, 2022

Replaces Disclosure Dated: April 01, 2022

All rates are fixed unless otherwise stated. The actual rate will be disclosed before you become obligated. Rates and programs are subject to change without notice. Rates and terms are based on a number of individual factors including, but not limited to, credit history and credit worthiness.

Description	Minimum Purchase	Amount Financed	Estimated Term (In Months)	ANNUAL PERCENTAGE RATE (APR as low as)	Estimated Monthly payment per \$1,000 (based on "as low as" APR)
<b>Auto &amp; Motorcycles</b> (Model Year 2022-2002)	\$15,000	Up to 100% MSRP, NADA or Kelley Blue Book	Up to 60 mo.	3.24%	\$18.08
	\$20,000		72 mo. <sup>1</sup>	3.79%	\$15.56
			84 mo. <sup>1</sup>	4.49%	\$13.58
<sup>1</sup> 72-month term (estimated) available when financing over \$15,000; 84-month term (estimated) when financing over \$20,000.					
<b>New Recreational Vehicles New Boats &amp; Personal Watercraft</b> (Model Year 2021 & newer)	\$15,000 \$20,000 \$30,000 \$40,000	Up to 100% MSRP	Up to 36 mo.	5.00%	\$29.98
			48 mo.	5.00%	\$23.03
			60 mo.	5.50%	\$19.11
			72 mo.	6.00%	\$16.34
			84 mo.	6.50%	\$14.86
			(RV's Only) 120 mo.	7.00%	\$11.62
(RV's Only) 180 mo.	8.00%	\$9.56			
72-month term (estimated) available when financing over \$15,000; 84-month term (estimated) when financing over \$20,000. RV's only: 120-month term (estimated) available when financing is over \$30,000; 180-month term (estimated) available when financing is over \$40,000. Current model year of 2022/2021 is considered new if collateral not previously sold/registered.					
<b>Used Recreational Vehicles Used Boats &amp; Personal Watercraft</b> (Model Years 2007 to 2021)	\$15,000 \$20,000 \$30,000 \$40,000	Up to 100% Retail NADA Or Kelly Blue Book	Up to 36 mo.	5.50%	\$30.20
			48 mo.	5.50%	\$23.26
			60 mo.	5.75%	\$19.22
			72 mo.	6.50%	\$16.58
			84 mo.	7.00%	\$14.90
			(RV's Only) 120 mo.	8.00%	\$12.01
(RV's Only) 180 mo.	9.00%	\$10.08			
72-month term (estimated) available when financing over \$15,000; 84-month term (estimated) when financing over \$20,000. RV's only: 120-month term (estimated) available when financing is over \$30,000; 180-month term (estimated) available when financing is over \$40,000					
<b>Older Used Recreational Vehicles Older Used Boats &amp; Personal Watercraft</b> (Model Years 2002 to 2006)	\$15,000 \$20,000 \$30,000 \$40,000	Up to 70% Retail NADA Or Kelly Blue Book	Up to 36 mo.	8.50%	\$31.58
			48 mo.	8.50%	\$24.66
			60 mo.	8.75%	\$20.65
			72 mo.	9.50%	\$18.29
			84 mo.	10.00%	\$16.61
			(RV's Only) 120 mo.	11.00%	\$13.79
(RV's Only) 180 mo.	12.00%	\$12.02			
72-month term (estimated) available when financing over \$15,000; 84-month term (estimated) when financing over \$20,000. RV's only: 120-month term (estimated) available when financing is over \$30,000; 180-month term (estimated) available when financing is over \$40,000					
<b>Signature Loans</b>	N/A	Up to \$20,000	Up to 12 mo.	8.49%	\$87.22
			24 mo.	9.49%	\$45.92
			36 mo.	10.49%	\$32.50
			48 mo.	11.99%	\$26.34
			60 mo.	13.99%	\$23.27
<b>Signature Home Improvement Loan</b>	\$10,000	\$10,000 - \$45,000	Up to 60 mo.	6.50%	\$19.57
	\$12,000		72 mo.	7.00%	\$17.06
	\$20,000		84 mo.	7.50%	\$15.35
	\$25,000		96 mo.	8.50%	\$14.40
	\$30,000		108 mo.	9.00%	\$13.55
<b>Share or Certificate Secured</b> (loan term must not exceed certificate existing term)		Up to 90%	Up to 60 mo.	7.00%	\$19.81

**Member Loyalty Discounts\*:** A 0.25% rate reduction is available when you sign up for automatic payment from a TUCOEMAS checking account. A 0.25% rate reduction is available if loan to value is 85% or less. A 0.25% rate reduction is available for Loan Loyalty. A 0.50% rate reduction is available for Electric Vehicle Automobiles. Discount not available on Credit Cards, Signature, Signature Home Improvement, Share or Certificate Secured Loans. Contact loan department for further details.

\*Loan Loyalty: must have existing TUCOEMAS loan/credit card OR prior TUCOEMAS loan/credit card appearing on credit report at time of new loan and paid as agreed.

**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 Autos, 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 camping trailer, travel trailer, fifth-wheel, motor home or 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 10 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	Online payment	Up to \$20.00

**With our loan options, you get rates that work in your best interests to make your dollar go further.**

For more information go to [www.tucoemas.org](http://www.tucoemas.org) or contact us at (559) 732-8892.

