



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

Effective Date: February 1, 2025

Replaces Disclosure Dated: January 1, 2025

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	Amount Financed	Max Loan to Value 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</b> (Model Year 2024-2004)	\$15,000 \$20,000 \$30,000	Up to 125% MSRP, NADA or Kelley BlueBook	Up to 36 mo. 48 mo. 60 mo. 72 mo. <sup>1</sup> 84 mo. <sup>1</sup> 96 mo. <sup>1</sup>	6.50%* 6.50%* 6.75%* 7.00%* 7.50%* 9.25%*	\$30.65 \$23.71 \$19.68 \$17.05 \$15.34 \$14.79
*72-month term (estimated) available when financing over \$15,000; 84-month term (estimated) when financing over \$20,000; 96-month term (estimated) when financing over \$30,000;					
<b>New Recreational Vehicles</b> <b>New Motorcycle</b> <b>New MISC Collateral</b>	\$15,000 \$20,000 \$30,000 \$40,000	Up to 100% MSRP, NADA or Kelley BlueBook	Up to 48 mo. 60 mo. 72 mo. 84 mo. (RV's Only) 120 mo. (RV's Only) 180 mo.	7.00%* 7.25%* 7.50%* 7.75%* 8.75%* 9.75%*	\$23.95 \$19.92 \$17.29 \$15.34 \$12.54 \$10.60
<b>New Boats &amp; Personal Watercraft</b> (Model Year 2023 & newer)					
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 2024/2023 is considered new if collateral not previously sold/registered.					
<b>Used Recreational Vehicles</b> <b>Used Motorcycle</b> <b>Used MISC Collateral</b> <b>Used Boats &amp; Personal Watercraft</b> (Model Years 2009 to 2023)	\$15,000 \$20,000 \$30,000 \$40,000	Up to 100% Retail NADA Or Kelly Blue Book	Up to 48 mo. 60 mo. 72 mo. 84 mo. (RV's Only) 120 mo. (RV's Only) 180 mo.	7.25%* 7.50%* 7.75%* 8.50%* 9.25%* 10.75%*	\$24.06 \$20.04 \$17.41 \$15.84 \$12.80 \$11.21
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</b> <b>Older Used Motorcycle</b> <b>Older Used MISC Collateral</b> <b>Older Used Boats &amp; Personal Watercraft</b> (Model Years 2004 to 2008)	\$15,000 \$20,000 \$30,000 \$40,000	Up to 70% Retail NADA Or Kelly Blue Book	Up to 48 mo. 60 mo. 72 mo. 84 mo. (RV's Only) 120 mo. (RV's Only) 180 mo.	10.25%* 10.50%* 10.75%* 11.00%* 11.50%* 12.50%*	\$25.48 \$21.49 \$18.91 \$17.12 \$14.06 \$12.33
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>	Up to \$20,000	N/A	Up to 12 mo. 24 mo. 36 mo. 48 mo. 60 mo.	8.99% 9.99% 10.99% 12.49% 13.49%	\$87.45 \$46.14 \$32.73 \$26.58 \$23.00
<b>Signature Home Improvement Loan</b>	\$10,000 \$15,000	N/A	Up to 60 mo. 72 mo.	9.74% 10.74%	\$21.12 \$18.90

MIN amount is \$10,000 and Max amount is \$40,000 for loan type.	\$20,000		84 mo.	11.24%	\$17.25
	\$25,000		96 mo.	12.74%	\$16.66
	\$30,000-		108 mo.	13.74%	\$16.18
	\$40,000				
<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
<b>Credit Builder Loans</b>		N/A	Up to 12 Mo. 24 Mo.	7.99%	\$86.98 \$45.22
<b>Economic Assistance Loan</b>		N/A	Up to 36 Mo.	12.99%	\$33.69
<b>Home Energy Loan Unsecured</b>		NA	Up to 36 Mo. 48 Mo. 60 Mo. 84 Mo.	7.50% 8.00%** 8.50%** 9.00%**	\$31.11 \$24.41 \$20.52 \$16.09
<b>Home Energy Loan Secured By Real Estate</b>		Up to 100%	Up to 60 Mo. 84 Mo. 120 Mo. 180 Mo.	6.50% 7.00%** 7.50%** 8.00%**	\$19.57 \$15.09 \$11.87 \$9.56
<b>GreenUp Loan</b>		Up to 100%	Up to 36 Mo. 48 Mo. 60 Mo.	7.50%* 8.50%* 9.50%*	\$31.11 \$24.65 \$21.00

**\* As low as rate reflected above include a maximum discount of .50% for:**

- 0.25% rate reduction is available when you sign up for automatic payment
- 0.25% rate reduction is available to qualifying members for new TFCU checking account with reoccurring direct deposit.
- 0.25% rate reduction is available for existing membership over 5 years.

**Green Auto Loan:** Member enjoys a 1.00% APR\* reduction from standard vehicle loan rates for electric vehicles and hybrid vehicles. Eligible vehicle are model years 2018 and newer.

**Discounts not available on:** Credit Cards, HELOC, Signature, Signature Home Improvement, Share or Certificate Secured Loans. Contact loan department for further details.

**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 MBP; 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.

**Recreational Vehicle:** Classified as camping trailer, travel trailer, fifth-wheel, motor home or horse trailer with living quarters.

**MISC Collateral:** Classified as snowmobile, ATV, Jet ski, and utility trailers.

**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.

**Other Charges:**

DMV Title Transfer, Duplicate/Lost Lien Satisfied and administrative cost.	Up to \$50.00	Loan Payment Check returned unpaid:	\$30.00
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.

