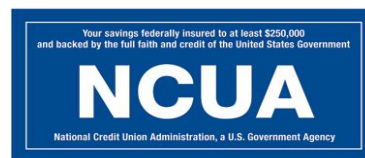


ESCONDIDO FEDERAL CREDIT UNION
LOAN RATES EFFECTIVE AUGUST 1, 2022



TITLE LOANS

Please note: These rates are for applicants with the highest credit standing. Your approved rate may be higher.
 Payments may be made at your choice of weekly, biweekly, twice a month, or monthly periods.
 Up to 90 days before the first payment is due, on approved credit.
 Loan amount may be limited by our estimate of the value of the collateral offered.
 Credit Life and Disability Insurance available for most members. Ask for a quote!
 OAC=On Approved Credit.

AUTO LOANS ^{1,2,3}	
Term	Rates as Low As
36 Months	2.19%
48 Months	2.49%
60 Months	2.49%
72 Months	2.99%
84 Months	3.69%
96 Months	4.74%

Ask about our GAP and MBI Warranty Insurance

RVs & TRAVEL TRAILERS ^{1, 2, 3}	
Term	RV/Travel Trailer Rates as Low As
60 Months (\$12.5k min, 2016+)	4.59%
84 Months (\$17.5k min 2016+)	4.99%
120 Months (\$50k min 2016+)	5.45%
180 Months (\$75k min, 2016+)	5.79%
84 Months- Older Vehicles (=<2015)	7.00%
Variable Rate-Starting**	4.00%

MISCELLANEOUS TRAILERS ^{1, 2, 3, 4}	
Term	RV/Travel Trailer Rates as Low As
48 Months (\$7.5k min, 2016+)	4.89%
60 Months (\$15k min, 2016+)	5.39%
84 Months (\$25k min 2016+)	5.99%
Variable Rate-Starting	4.00%

MOTORCYCLE LOANS (street) ^{1,2,3}	
Term	Rates as Low As ¹
24 Months	3.50%
36 Months	4.00%
48 Months	4.75%
60 Months	5.25%

RECREATIONAL LOANS	
DIRT BIKES ^{1,2,3}	
	Rates as Low As
48 Months (\$7.5k min)	4.89%
60 Months (\$12.5k min)	4.99%
Variable Rate-Starting**	4.00%
BOATS ^{1,2,3,5}	
	Rates as Low As
48 Months (\$7.5k min)	4.89%
60 Months (\$12.5k min)	5.39%
84 Months (\$25k min)	5.99%
120 Months (\$50k min)	6.49%
Variable Rate-Starting**	4.00%
PERS. WATERCRAFT ^{1,2,3}	
	Rates as Low As
48 Months (\$7.5k min)	4.89%
60 Months (\$12.5k min)	5.39%
Variable Rate-Starting**	4.00%
ATVs ^{1,2,3}	
	Rates as Low As
48 Months (\$7.5k min)	4.89%
60 Months (\$12.5k min)	5.39%
84 Months (\$17.5k min)	5.99%
Variable Rate-Starting**	4.00%

**Rate changes quarterly based on changes in 26 week Treasury bills plus a fixed margin. 4% floor. Payment is fixed at funding. Changes in rate determine the actual term of the loan.

SEE NOTES TO SECURED LOANS NEXT PAGE

NOTES TO SECURED LOAN RATES

- ¹ On Approved Credit. Rates shown are for members with the highest credit standing and apply to model year 2016+ vehicles. Actual rates and terms offered will vary by your credit standing, the age, condition and value of the vehicle, and the amount requested. Rate quoted is the nominal rate; your APR may vary slightly based on 3rd party fees and time to 1st payment.
- ² Full coverage insurance required.
- ³ Loan to value limits apply. Purchase and refinance of a purchase only; cash out loans may be available at a higher rate. lower loan to value, depending on credit standing.
- ⁴ Includes horse trailers, race car trailers, and car haulers. Specialty commercial use trailers excluded.
- ⁵ Marine survey may be required for documented vessels and for loans of \$50,000 or more.

EQUITY LOANS

ESCONDIDO FEDERAL CREDIT UNION IS AN EQUAL HOUSING LENDER
THE RATE YOU MAY BE OFFERED WILL VARY BY YOUR CREDIT STANDING



HOME EQUITY LINES^{6,8}

Variable Rate Line of Credit Secured by a Home

Special Starting Rate Promotion

Get a Special Low Fixed Starting Rate Good for 2 Years
Varies by credit standing and loan to value

Loan to Value Rates as low as

60% LTV	1.99%
70% LTV	2.99%
80% LTV	3.99%

AFTER TWO YEARS, THE RATES WILL FLOAT AS FOLLOWS

Current Index Rate (26 week T-Bills)	2.45% (7/1/22)
Lowest Available Margin	3.25%
Rate Adjustments	Quarterly, based on 6 month T-Bills
Loan to Value	80%
Minimum Rate	5%
Maximum Rate	15%
Draw/Repayment Periods (years)	10/5
Total Loan Term (years)	15
Monthly Payment: % of balance after last advance (draw/repay period)	1.25%/2.5%
Estimated Origination Costs ⁷	\$484

HOME EQUITY LOANS^{7,8}

Term (fully amortized) Rates as low as

84 Months	3.50%
120 Months	4.25%
180 months	4.75%
Maximum Loan to Value	80%
Est. Origination Costs ⁷	\$ 484

HOME MORTGAGES

WE OFFER MULTIPLE FIXED RATE AND ARM HOME
LOAN PROGRAMS
PLEASE SEE "HOME LOANS" IN OUR "LOANS" TAB
OR CALL 888-879-0560

NOTES TO HOME EQUITY LOANS

⁶OAC. Secured by a 1st or 2nd deed of trust on your primary residence. Non primary residences may be eligible at a higher rate and lower loan to value. The Index is six month Treasury bills. A Margin fixed at approval will be added to the Index to determine your rate. The Margin offered will vary based on your credit standing at loan approval and ranges from 3.25% to 9.5%. The rate will never be lower than the above minimum. For further details please contact for a copy of our Advanced Truth in Lending Disclosure.

⁷OAC. Secured by a 1st or 2nd deed of trust on your primary residence. Non primary residences may be eligible at a higher rate and lower loan to value. Rates shown are for members with the highest credit standing. Actual rates and terms offered may vary based on your credit standing and loan to value. Rate and payment are fixed for the loan term.

⁸Estimated origination costs includes application fee, credit report fee, documentation fee, valuation review fee, and flood certification. Appraisal may be required at additional cost, based on property/market conditions as well as amount requested. No closing cost option available at a higher rate; please contact credit union for details.

UNSECURED LOANS

THE FINAL RATE YOU MAY BE OFFERED
WILL VARY BY YOUR CREDIT STANDING

SIGNATURE LOANS

Term	Rates as Low As ⁹
12 Months	9.50%
24 Months	10.50%
36 Months	11.50%
48 Months	12.50%
60 Months	13.50%
Over 60 months	

SIGNATURE LINE OF CREDIT

Terms ¹⁰	
Type of Rate	FLOATING
Rate Adjustment	QUARTERLY
Index	26 week Treasuries
Current Index	1.05%
Margin	5.5%-15.5%
Minimum Rate	7.50%
Maximum Rate	18.00%
Payment	Higher of \$25 or 2.5% of bal.

MASTERCARD

Terms ¹¹	
Type of Rate	FLOATING
Rate Adjustment	MONTHLY
Index	26 week Treasuries
Current Index	2.900%
Margin	5.5%-15.5%
Minimum Rate	None
Maximum Rate	18.00%
Payment	Higher of \$10 or 2.5% of bal.

NOTES TO UNSECURED LOANS

⁹On Approved Credit. Rates shown are for members with the highest credit standing. Actual rates and terms offered will vary by your credit standing. Rate quoted is nominal rate; your annual percentage rate may vary due to time to first payment. Rates may be reduced by .25% if payments are made by automatic or payroll transfer.

¹⁰On Approved Credit. Lowest margin shown is for members with the highest credit standing. Actual rates and terms offered will vary by your credit standing. Payments are due monthly. Monthly payments are the higher of \$25 or 2.5% of the balance as of the date of the last previous advance.

¹¹On Approved Credit. Lowest margin shown is for members with the highest credit standing. Actual rates and terms offered will vary by your credit standing. Payments are due monthly at least 25 days after your billing cycle ends. No interest charge if you pay your entire balance off by the payment due date. No balance transfer fees. No foreign transaction fees.

ENERGYSMART LOANS

BECOMING MORE ENERGY EFFICIENT IS A GREAT WAY TO SAVE MONEY AND TREAD MORE LIGHTLY ON THE EARTH. LET EFCU MAXIMIZE YOUR ENERGY SAVING DIVIDENDS WITH OUR PROMOTIONAL ENERGYSMART LOANS.

THROUGH JULY 2022, WE ARE OFFERING THE FOLLOWING SPECIAL LOAN TERMS.

ENERGYSMART CAR LOANS

RATE DISCOUNT

FOR PLUG IN HYBRIDS (EV)	-0.25%
FOR STANDARD HYBRIDS (PHEV)	-0.125%

1. Available for purchase transactions or refinance of non-EFCU loans only. Type of hybrid classed according to SAE standard terminology contained in SAE Document # J 1715-2021. Available for purchase transactions or refinance of non-EFCU loans only.
2. OAC. Discount applied to the rate that can be offered to the applicant as determined through EFCU's standard underwriting process. Does apply to promotional rates if applicant qualifies for them; no other rate discounts may be applied

ENERGY SMART SOLAR ENERGY EQUIPMENT LOANS

NOT REAL ESTATE SECURED

TERM & MINIMUM/MAXIMUM LOAN	Rates AS LOW AS
5 YEARS: \$5,000-\$15,000	5.29%
7 YEARS: \$10,000-\$25,000	5.49%
10 YEARS: \$20,000-\$35,000	5.99%

- 1) Loan proceeds may be used for purchase or refinance of solar energy systems, including battery storage.
- 2) Loan to be secured by solar energy systems.
- 3) \$275 loan origination fee is due to cover filing costs with the state and county.
- 3) Loan proceeds to be remitted to vendor, or proof of payment required.
- 4) OAC. The rates shown are for the applicants with the highest credit standing. Rate offered will vary by applicant's credit standing.
- 5) Loan also may be used to refinance solar energy loans. Payment to be remitted directly to original lender or to escrow. \$75 loan fee applies for this purpose.