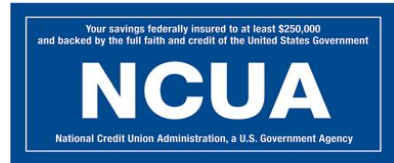


**ESCONDIDO FEDERAL CREDIT UNION
LOAN RATES EFFECTIVE NOVEMBER 1, 2024**



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}

Term	Rates as Low As
36 Months	4.69%
48 Months	4.94%
60 Months	4.94%
72 Months	5.24%
84 Months	6.19%
96 Months	8.19%
Variable Rate-starting**	5.00%

Ask about our GAP and MBI Warranty Insurance

RECREATIONAL LOANS^{2,3,4}

TERM	Rates as Low As ¹
1-48 Months	5.74%
49- 84 Months	5.74%
85 to 120 Months*	6.24%
Variable Rate-starting**	6.70%

*Minimum \$25,000 loan

**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.

MOTORCYCLE LOANS (street)^{1,2}

Term	Rates as Low As ¹
24 Months	6.69%
36 Months	6.69%
48 Months	6.94%
60 Months	6.94%

NOTES TO TITLE LOAN RATES

¹ On Approved Credit. Rates shown are for members with the highest credit standing and apply to model year 2021+ 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 Includes dirt bikes, ATVs, boats, RVs, travel trailers, and recreational trailers. lower loan to value, depending on credit standing.

⁴ On boat loans, 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

STARTING RATE AS LOW AS	7.45%
Current Index Rate (26 week T-Bills)	4.20% (10/1/24)
Lowest Available Margin	3.25%
Rate Adjustments	Quarterly, based on 6 month T-Bills
Maximum Loan to Value up to	80%
Minimum Rate	7.45%
Maximum Rate	13.70
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 up to	\$650

HOME EQUITY LOANS^{7,8}

Term (fully amortized)	Rates as low as
84 Months	6.85%
120 Months	7.39%
180 months	7.59%
Maximum Loan to Value up to	80%
Est. Origination Costs ⁷ up to	\$ 650

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, if your property does not require an appraisal. 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. 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.

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	10.70%
24 Months	11.70%
36 Months	12.70%
48 Months	13.70%
60 Months	14.70%
Over 60 months	15.70%

SIGNATURE LINE OF CREDIT

Terms ¹⁰	
Type of Rate	FLOATING
Rate Adjustment	QUARTERLY
Index	26 week Treasuries
Current Index	4.20% (10/1/24)
Margin	5.5%-15.5%
Minimum Rate	9.70%
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	4.30% (11/01/24)
Margin	5.5%-15.5%
Minimum Rate	9.70%
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.