



# Loan Rates

Effective May 1, 2010 through May 31, 2010

<u>Loan Rates*</u>	<u>Term</u>	<u>Rate/APR**</u>	<u>Minimum/Maximum</u>
Personal Unsecured	12 Months	9.99%	Minimum \$500.00 Maximum \$10,000.00
	To 48 Months		
Shared Secured	Maximum 48 Months	Current Account Rate + 3.00%	95% of the Account Balance
New Auto Rates*** 2008-2010 Model Year	36 Months	3.99%	100% Financing up to \$50,000.00
	48 Months	5.00%	
	60 Months	5.25%	
	72 Months	5.50%	
Used Auto Rates 2009-2005 Model Year	Maximum 48 Months	5.75%	100% Financing up to \$50,000.00
	2004-2000 Model Year	Maximum 36 Months	
New 2010 Recreational Vehicles Boats/Motorcycles	Maximum 60 Months	7.99%	100% Financing up to \$50,000.00
Used Recreational Vehicles Boats/Motorcycles	Maximum 48 Months	8.99%	85% Financing up to \$50,000.00
Home Equity Loans****	60 Months	4.99%	Minimum \$5,000.00 Maximum \$100,000.00
	96 Months	5.25%	
	120 Months	5.75%	
	180 Months	6.00%	
Andover FCU VISA Card	Revolving	9.99%	Minimum \$250.00 Maximum \$15,000.00

\*Rates are subject to change without notice

\*\*Annual Percentage Rate

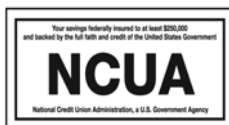
\*\*\*New vehicles, never been sold or titled  
VSI Fee on all vehicle secured loans

\*\*\*\*Equity Loans not to exceed 80% Combined Loan to Value  
(CLTV)

No closing cost on Equity Loans over \$25,000.00, unless the loan  
is paid in full within 2 years

Approval for any loan subject to credit score/history

RATES SUBJECT TO CHANGE BASED ON CREDIT SCORE



This credit union is federally  
insured by the National  
Credit Union Administration

