

**I. C. E. FEDERAL CREDIT UNION  
LOAN RATES**

**\*If you open a Checking Account and have Direct Deposit with us you will receive. 50% discount**

<b>TYPE OF LOAN</b>	<b>MAXIMUM AMOUNT</b>	<b>ANNUAL % RATE &amp; Fair Isaac Score</b>		<b>REPAYMENT TERMS</b>
<b>NEW AUTO'S</b>	80% Financing	5.50%	<b>700 - Over</b>	24, 36, 48, & 60 months 72 months over \$20,000
		5.90%	<b>626 - 699</b>	
		6.50%	<b>below 626</b>	
<b>USED AUTO'S</b> (100% Retail Blue Book Value)	80% Financing	6.50%	<b>700 - Over</b>	<b>USED AUTO'S</b> 72 Mos 3 yrs or less 60 Mos 4 yrs - 5 yrs 48 Mos over 5 yrs
		6.90%	<b>626 - 699</b>	
		7.50%	<b>below 626</b>	
<b>NEW AUTO'S</b>	90% Financing	6.50%	<b>700 - Over</b>	24, 36, 48, & 60 months 72 months over \$20,000
		6.90%	<b>626 - 699</b>	
		7.50%	<b>below 626</b>	
<b>USED AUTO'S</b> (100% Retail Blue Book Value)	90% Financing	7.50%	<b>700 - Over</b>	<b>USED AUTO'S</b> 72 Mos 3 yrs or less 60 Mos 4 yrs - 5 yrs 48 Mos over 5 yrs
		7.90%	<b>626 - 699</b>	
		8.50%	<b>below 626</b>	
<b>NEW AUTO'S</b>	100% Financing (including tax & license)	7.50%	<b>700 - Over</b>	26, 36, 48, & 60 months 72 months over \$20,000
		7.90%	<b>626 - 699</b>	
		8.50%	<b>below 626</b>	
<b>USED AUTO'S</b> (100% Retail Blue Book Value)	100% Financing	8.50%	<b>700 - Over</b>	<b>USED AUTO'S</b> 72 Mos 3 yrs or less 60 Mos 4 yrs - 5 yrs 48 Mos over 5 yrs
		8.90%	<b>626 - 699</b>	
		9.50%	<b>below 626</b>	
<b>NEW</b> RV=s Travel Trailers	80% of purchase price (including tax & license fees)	9.90%		(Determined by loan amt)  Up to 144 mos - 12 yrs
<b>USED</b> RV=s Travel Trailers	75% of wholesale Bluebook	10.90%		Up to 120 mos - 10 yrs
<b>SIGNATURE</b>	\$5000.00	12.5%	<b>700 - over</b>	Up to 48 months
		15.0%	<b>650 - 699</b>	
		17.0%	<b>below 650</b>	
<b>SHARE SECURED</b>	100% of available shares	3% above highest dividend rate		144 months - 12 yrs
<b>VISA</b>	\$5,000.00	12.5%	<b>700 - over</b>	2% of outstanding balance
		15.5%	<b>650-699</b>	
		17.0%	<b>below 650</b>	
<b>SECURED VISA</b>	Based on Members Deposit	10.0%		2% of outstanding balance
<b>NEW</b> Motorcycles Boats & Other Watercrafts	100% Financing - New	8.50%	<b>700 - Over</b>	24, 36, 48, & 60 months 72 months over \$20,000
		8.90%	<b>626 - 699</b>	
		9.50%	<b>below 626</b>	
<b>USED</b> Motorcycles Boats & other Watercrafts	90% Financing- Used	9.50%	<b>700 - Over</b>	<b>USED AUTO'S</b> 72 Mos 3 yrs or less 60 Mos 4 yrs - 5 yrs 48 Mos over 5 yrs
		9.90%	<b>626 - 699</b>	
		10.50%	<b>below 626</b>	
<b>FAST LOAN</b>	\$250 - \$500	18.0%		2 months \$35 Fee

<b>VINTAGE/Classic Cars</b>	See Loan Officer for details	Loans are made on individual basis	See credit union Loan Officer for details
<b>1<sup>st</sup> Trust Deed</b>	See Loan Officer for details	Based on CU Members Mortgage Rates	20 years – determined by loan amount
<b>2<sup>nd</sup> Trust Deed</b>	See Loan Officer for details	Based on CU Members Mortgage Rates	15 Years

\*In order to receive the extra .50% discount your checking account and direct deposit must be maintained for the life of the loan or your rate will increase.

RATES ARE SUBJECT TO CHANGE WITH NOTICE