

## LOAN RATES

Loan approval and processing is based on standard loan underwriting guidelines. Not all applicants will qualify for the lowest rate. Program fees, rates and features are subject to change. Rates are current as of May 10, 2021 and are subject to change.

AUTO LOANS <sup>1</sup>			
CREDIT RANGE	0-65 months	66-88 months	89-96 months
<b>Excellent!</b> No past credit issues.	1.79%	2.59%	3.84%
<b>Good.</b> No recent credit issues.	2.09%	2.59%	3.84%
<b>Ok.</b> Had some issues in the past.	3.09%	3.59%	4.84%
<b>Needs some improvement.</b>	5.09%	5.59%	7.99%
<b>Credit issues...</b> but we'll try to work with you.	7.09%	7.59%	NA

When you refinance 2 or more car loans with DOLFCU, you will receive a .25% discount on each car.

PERSONAL LOANS <sup>2</sup>				
CREDIT RANGE	0-36 months	37-48 months	49-60 months	61-72 months
<b>Excellent!</b> No past credit issues.	6.99%	7.99%	8.99%	10.05%
<b>Good.</b> No recent credit issues.	7.99%	9.45%	10.25%	11.05%
<b>Ok.</b> Had some issues in the past.	11.15%	11.95%	12.75%	13.55%
<b>Needs some improvement.</b>	15.40%	16.20%	17.00%	17.80%

REVOLVING LOANS		
CREDIT RANGE	Mastercard® Credit Card	Line of Credit (LOC) <sup>2</sup>
<b>Excellent!</b> No past credit issues.	8.99%	8.25%
<b>Good.</b> No recent credit issues.	10.99%	10.25%
<b>Ok.</b> Had some issues in the past.	12.99%	12.63%
<b>Needs some improvement.</b>	17.99%	15.50%

See Mastercard Application and Solicitation Disclosure on the reverse side of this page.

HOME EQUITY LINE OF CREDIT (HELOC) <sup>3</sup>			
CREDIT RANGE	Rate	80% CLTV	90% CLTV
<b>Excellent!</b> No past credit issues.	Prime + 0%	3.25%	3.75%
<b>Good.</b> No recent credit issues.	Prime + .5%	3.75%	4.25%
<b>Ok.</b> Had some issues in the past.	Prime + 1.25%	4.50%	NA

SHARE SECURE	
Share Rate +2%	

STRETCH PAY	
18%, Annual Enrollment Fee: \$35 for a \$350 loan. \$70 for a \$500 loan. \$120 for a \$750 loan. <sup>4</sup>	

HOLIDAY LOAN <sup>5</sup> (Available only in November/December.)	
CREDIT RANGE	\$1200, 12 months
<b>Excellent!</b> No past credit issues.	6.99%
<b>Good.</b> No recent credit issues.	7.99%
<b>Ok.</b> Had some issues in the past.	11.15%
<b>Needs some improvement.</b>	15.40%

FIRST MORTGAGE	
Rates change daily. Call (800) 231-8855.	

Annual Percentage Rate (APR) shown are for members with excellent credit and may reflect rate discounts for additional credit union services. Your APR may be higher and is determined by our normal underwriting guidelines.

<sup>1</sup> Rates shown are for 2012 and later models. Estimated monthly payment for 60-month loan at 2.49% APR is \$17.74 per \$1000 financed. Estimate is for informational purposes only. Must maintain auto insurance for life of loan. Financing available up to 100% LTV.

<sup>2</sup> The credit union reserves the right to cross-collateralize these types of loans through the loan agreement.

<sup>3</sup> Prime Rate as published in the Wall Street Journal the first business day of each month. As of February 10, 2021, the Prime Rate is 3.25%. All variable rate loans have a floor of 2.5% and max of 18%. For home equity lines of credit, if an appraisal is required, the cost will be paid by the member, who is responsible for the fee whether or not the loan closes. Borrower responsible for remainder of closing costs which generally range between \$175-\$2150, any taxes and insurance. Property insurance required, flood insurance may be required. Program fees, rates and features subject to change without notice.

<sup>4</sup> Certain restrictions apply. To qualify, you must be a member of DOLFCU for at least 120 days, have direct deposit of income, have no delinquent DOLFCU accounts, and not be in the process of filing for bankruptcy. Finance charges on a 30-day \$500 StretchPay loan are \$7.40. Loan fee for commercial payday lender charging \$15 per \$100 borrowed is \$150 for \$500 borrowed over two 14-day terms. Advances must be paid in full prior to additional advances.

<sup>5</sup> Rates as low as 6.99% APR for 12 month term, \$104 monthly payment. Rates are based on credit performance. Maximum loan amount \$1200. Options on payment schedule available.

# MASTERCARD APPLICATION AND SOLICITATION DISCLOSURE

INTEREST RATES AND INTEREST CHARGES		
<b>Annual Percentage Rate (APR) for Purchases</b>	8.99%-17.99% when you open your account, based on your creditworthiness.	
<b>APR for Balance Transfers</b>	8.99%-17.99% when you open your account, based on your creditworthiness.	
<b>APR for Cash Advances</b>	8.99%-17.99% when you open your account, based on your creditworthiness.	
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.	
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .	
FEES		
<b>Set Up and Maintenance Fee</b>	Account Set-up Fee	None
	Program Fee	None
	Participation Fee	None
	Additional Card Fee	None
	Application Fee	None
<b>Transaction Fees</b>	Balance Transfer Fee	None
	Cash Advance Fee	None
	Foreign Transaction Fee	1% of each transaction in U.S. dollars
	Transaction Fee for Purchase	None
<b>Penalty Fee</b>	Late Payment Fee	Up to \$20.00
	Returned Payment Fee	Up to \$28.00
<b>How We Will Calculate Your Balance:</b>		
We use a method called "average daily balance (including new purchases)."		
<b>Effective Date:</b>		
The information about the costs of the card described in this application is accurate as of February 10, 2021. This information may have changed after that date. To find out what may have changed, contact the Credit Union.		
For California Borrowers, the Standard MasterCard is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.		
OTHER FEES & DISCLOSURES		
<b>Late Payment Fee:</b>		
\$20.00 or the amount of the required minimum payment, whichever is less, if you are 30 or more days late in making a payment.		
<b>Returned Payment Fee:</b>		
\$28.00 or the amount of the required minimum payment, whichever is less.		
<b>Card Replacement Fee</b>	\$5.00	
<b>Document Copy Fee</b>	\$4.00	
<b>Emergency Card Replacement Fee</b>	\$55.00	
<b>PIN Replacement Fee</b>	\$5.00	
<b>Rush Fee</b>	\$55.00	
<b>Statement Copy Fee</b>	\$3.00	
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