

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 June 14, 2021 and are subject to change.

| AUTO LOANS ¹ | | | |
|---|-------------|--------------|--------------|
| CREDIT RANGE | 0-65 months | 66-88 months | 89-96 months |
| Excellent! No past credit issues. | 1.79% | 2.59% | 3.84% |
| Good. No recent credit issues. | 2.09% | 2.59% | 3.84% |
| Ok. Had some issues in the past. | 3.09% | 3.59% | 4.84% |
| Needs some improvement. | 5.09% | 5.59% | 7.99% |
| Credit issues... 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 ² | | | | |
|---|-------------|--------------|--------------|--------------|
| CREDIT RANGE | 0-36 months | 37-48 months | 49-60 months | 61-72 months |
| Excellent! No past credit issues. | 4.99% | 6.99% | 7.99% | 9.99% |
| Good. No recent credit issues. | 6.99% | 7.99% | 9.99% | 10.99% |
| Ok. Had some issues in the past. | 9.49% | 11.49% | 12.49% | 13.49% |
| Needs some improvement. | 12.49% | 14.49% | 15.49% | 16.49% |
| Credit issues... but we'll try to work with you. | 15.49% | 16.49% | NA | NA |

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

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

| HOME EQUITY LINE OF CREDIT (HELOC) ³ | | | |
|---|---------------|----------|----------|
| CREDIT RANGE | Rate | 80% CLTV | 90% CLTV |
| Excellent! No past credit issues. | Prime + 0% | 3.25% | 3.75% |
| Good. No recent credit issues. | Prime + .5% | 3.75% | 4.25% |
| Ok. 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. ⁴ | |

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

¹ For borrowers with excellent credit a 60-month vehicle loan of \$20,000 at 1.79% APR would have 60 monthly payments of \$349. Your rate and payment may vary. Approvals based on credit and vehicle condition. Refi's mirror term and cosigners of current loan. Eligible model years 2013-2021, maximum LTV restrictions may apply based on MSRP of new vehicles and the NADA retail value of used vehicles. Collateral insurance required for life of loan. Financing available up to 100% LTV.

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

³ Prime Rate as published in the Wall Street Journal the first business day of each month. As of June 14, 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.

⁴ 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.

⁵ 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 | | |
|--|--|--|
| Annual Percentage Rate (APR) for Purchases | 8.99%-17.99% when you open your account, based on your creditworthiness. | |
| APR for Balance Transfers | 8.99%-17.99% when you open your account, based on your creditworthiness. | |
| APR for Cash Advances | 8.99%-17.99% when you open your account, based on your creditworthiness. | |
| How to Avoid Paying Interest on Purchases | 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. | |
| For Credit Card Tips from the Consumer Financial Protection Bureau | 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 http://www.consumerfinance.gov/learnmore . | |
| FEES | | |
| Set Up and Maintenance Fee | Account Set-up Fee | None |
| | Program Fee | None |
| | Participation Fee | None |
| | Additional Card Fee | None |
| | Application Fee | None |
| Transaction Fees | Balance Transfer Fee | None |
| | Cash Advance Fee | None |
| | Foreign Transaction Fee | 1% of each transaction in U.S. dollars |
| | Transaction Fee for Purchase | None |
| Penalty Fee | Late Payment Fee | Up to \$20.00 |
| | Returned Payment Fee | Up to \$28.00 |
| How We Will Calculate Your Balance: | | |
| We use a method called "average daily balance (including new purchases)." | | |
| Effective Date: | | |
| 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 | | |
| Late Payment Fee: | | |
| \$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. | | |
| Returned Payment Fee: | | |
| \$28.00 or the amount of the required minimum payment, whichever is less. | | |
| Card Replacement Fee | \$5.00 | |
| Document Copy Fee | \$4.00 | |
| Emergency Card Replacement Fee | \$55.00 | |
| PIN Replacement Fee | \$5.00 | |
| Rush Fee | \$55.00 | |
| Statement Copy Fee | \$3.00 | |
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