



# Loan Rates

Laneco Federal Credit Union Loan Rates

Effective October 1, 2017

## Vehicle Loans

**New Auto**  
2018, 2017, 2016

Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan and loan amount. Other exclusions and/or restriction may apply

**Annual Percentage Rate**  
2.24% - 10.24%

**Used Auto**  
2015 - 2010

Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan and loan amount. Other exclusions and/or restrictions may apply

**Annual Percentage Rate**  
2.49% - 10.24%

**Used Auto**  
2009 and Older

Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan and loan amount. Other exclusions and/or restrictions may apply

**Annual Percentage Rate**  
2.99% - 11.99%

**New ATV, Side-by-Side, Horse Trailers,**  
2018, 2017, 2016

Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan and loan amount. Other exclusions and/or restrictions may apply.

**Annual Percentage Rate**  
4.90% - 12.90%

**Used ATV, Side-by-Side, Horse Trailer**  
2015 and Older

Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan and loan amount. Other exclusions and/or restrictions may apply.

**Annual Percentage Rate**  
5.90% - 13.90%

**New RV, Boats, Motorcycles**  
2018, 2017, 2016

Purchase or refinance. Fixed APR will be Based on your credit qualifications, length of Loan and loan amount. Other exclusions and/or restrictions may apply.

**Annual Percentage Rate**  
3.24% - 11.24%

**Used RV, Boats, Motorcycles**  
2015 and Older

Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan and loan amount. Other exclusions and/or restrictions may apply.

**Annual Percentage Rate**  
4.24% - 13.99%

## RV and Boat Loans – Extended Terms \*\*\* 85 to 144 months

**New RV or Boat**  
2018, 2017, 2016  
(85 to 144 Month Term)

Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan and loan amount. Other exclusions and/or restrictions may apply.

**Annual Percentage Rate**  
4.25% - 12.25%

**Used RV or Boat**  
2015 and Older  
(73 to 144 Month Term)

Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan and loan amount. Other exclusions and/or restrictions may apply.

**Annual Percentage Rate**  
5.25% - 14.99%

## Share Secured Loans

Share Secured Loans

**Annual Percentage Rate**  
APR is the current dividend rate earned on account used as collateral PLUS:

1 - 60 Months	2.00%
61 - 84 Months	3.00%
74 - 144 Months	4.00%



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## Signature Loans

<b>Signature Loan</b>	<b>1 - 48 Months</b>	<b>Annual Percentage Rate 9.90% - 15.90%</b>
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## VISA Credit Cards

<b>VISA Credit Cards</b>	<b>Limits \$250.00 to \$10,000.00</b>	<b>Annual Percentage Rate 9.90%</b>
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## Home Equity Loans

<b>Home Equity Loan</b>	<b>Fixed Rate Home Equity Loan up to 80% combined loan to value.</b>	<b>Annual Percentage Rate 5.25% - 13.25%</b>
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Finance up to 80% of home's real market value less any first mortgage balance, for properties located in the State of Oregon.. Member pays third party closing costs which range from \$350.00 - \$1,000.00 and generally include flood certification, residential profile or appraisal, recording, title search and title insurance and escrow fees if required. Loan amounts over \$50,000.00 require an appraisal. Property insurance is required on all loans and Flood Insurance, when deemed necessary. Reconveyance fee applies at the time of payoff, not at origination. Current reconveyance fee estimated to be \$120.00 to \$200.00..

## Fee Schedule

### Home Equity Fees

<b>Origination</b>	<b>Cost</b>	<b>Description</b>
Flood Search	\$14.33 (estimate)	Due at Closing
Appraisal, if applicable	\$450.00 - \$750.00 (estimate)	Due at Closing
Title Policy, if applicable	\$85.00 - \$500.00 (estimate)	Due at Closing
Recording Fees	\$112.00 - \$125.00 (estimate)	Due at Closing
Residential Profile	\$200.00 to \$250.00 (estimate)	Due at Closing

## Account Maintenance

Reconveyance Fee	\$120.00 - \$200.00 (estimate)	Due at time of payoff to release trust deed.
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## Disclaimers

- Any and all loans are subject to the approval of the loan officer. The above guidelines are used by the loan officer in determining the applicable loan rate and terms. The rate and terms may be changed without notice.
- Approved APR will be .25% higher than the above APR's if you do not have autopay from your Laneco Federal Credit Union account or ACH payment from another financial institution. Share secured loans and VISA Credit Cards do not qualify for rate reductions for autopay.
- Loan rate, terms, and loan to value ratios will be determined based on the credit qualifications of the applicants.