

**MSD FEDERAL CREDIT UNION
LOAN RATES EFFECTIVE 10/01/2009**

<u>LOAN TYPE</u>	<u>ANNUAL PERCENTAGE RATE</u>	<u>MAXIMUM LIMIT</u>	<u>MAXIMUM TERM M=MONTHS</u>	<u>% AMOUNT FINANCED RETAIL VALUE/CLTV</u>
<u>SHARE SECURED</u>				
**Shares	APY+2.00% APR	**	60 M	**
**Share Certificate	APY+2.00% APR	**	60 M	**
<u>UNSECURED</u>				
*Personal Loan	As low as 9.50% APR	*\$3,000	36 M	
*Seasonal Loan	As low as 9.50% APR	*\$1,000	12 M	
Line of Credit (Share Draft Overdraft Protection)	18.00% APR	\$500	N/A	
<u>HOME EQUITY</u>	As low as 3.50% APR	\$20,000	120 M	80%-90% CLTV
<u>QUICKIE HOME IMPROVEMENT</u>	As low as 4.50% APR	\$7,500	72 M	90% CLTV
<u>AUTO - NEW</u>	As low as 2.75% APR	\$30,000	72 M	100%
<u>AUTO - USED</u>				
Late Model Used (Current Year + 3 Years)	As low as 3.00% APR	***	72 M	100%
Used (Over 4Years)	As low as 4.95% APR	***	48 M	100%
Used (Over 7 Years)	As low as 7.25% APR	***	36 M	100%
Used (Over 10 Years)	As low as 9.75% APR	***	24 M	75%
<u>BOATS, CYCLES, CAMPERS, RV's- NEW</u>	As low as 3.95% APR	\$25,000	60 M	100% 100% 100%
<u>BOATS, CYCLES, CAMPERS, RVs - USED</u>				
Late Model Used (Current Year + 3 Years)	As low as 4.50% APR	***	48 M	100%
Used (Over 4 Years)	As low as 6.50% APR	***	48 M	100%
Used (Over 7 Years)	As low as 7.75% APR	***	36 M	75%

ASSIGNED APR (ANNUAL PERCENTAGE RATE) IS DETERMINED BY CREDIT SCORE.

Members having a Credit Score of A and A+ may be allowed a higher CLTV (Combined Loans to Value)

LV = Loan Value APY = Annual Percentage Yield APR = Annual Percentage Rate CLTV=Combined Loans to Value

* Combined Loan Balances subject to maximum unsecured loan limit of \$4,000.

** Limits based on available assets and reserves.

*** Maximum amounts on loans secured by autos, boats, cycles and RVs are based on current market value.

Members maintaining an **ACTIVE** Share Draft Account WITH PAYROLL DD OR DIRECT DEPOSIT will receive a .50% discount on any new or refinanced loan. Special Loan Promotions, Overdraft Protection and Share Secured Loans are excluded from discount pricing. Lowest Annual Percentage Rates listed include the Active Share Draft Account with Payroll DD or Direct Deposit discount.

RATES, LIMITS, AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE.