

# City Public Service/IBEW Federal Credit Union

## Current Loan Rates

### Mortgage Rates

Contact Amanda Lopez at 210-353-2327 for more information

### Auto Loans

Score	A	B	C	D	E
<b>Term</b>	<b>Current and Previous Model Year Vehicles</b>			<b>Model Years 2008, 2009, 2010</b>	
36	5.20%	5.70%	6.70%	9.20%	12.20%
48	5.45%	5.95%	6.95%	9.45%	12.45%
60	5.70%	6.20%	7.20%	9.70%	12.70%
72	5.95%	6.45%	7.45%	9.95%	12.95%
	<b>Used (2000 and 2007)</b>				
36	5.45%	5.95%	6.95%	9.45%	12.45%
48	5.70%	6.20%	7.20%	9.70%	12.70%
60	5.95%	6.45%	7.45%	9.95%	12.95%
	<b>Used (1999 and Older)</b>				
36	5.70%	6.20%	7.20%	9.70%	12.70%
48	5.95%	6.45%	7.45%	9.95%	12.95%

**\* Ask how you can receive up to .50% off our already low auto interest rates \***

### New and used Boats, RV's, Jet Ski's and Motorcycles

Score	A	B	C	D	E
<b>Term</b>					
48 to 120	5.90%	6.40%	7.40%	9.90%	12.90%

### Other Collateral

Score	A	B	C	D	E
<b>Term</b>					
48	5.90%	6.40%	7.40%	9.90%	12.90%

### Term Signature Loans

Score	A	B	C	D	E
<b>Term</b>					
36	9.00%	9.50%	10.50%	13.00%	16.00%
48	9.25%	9.75%	10.75%	13.25%	16.25%
60	9.50%	10.00%	11.00%	13.50%	16.50%

### LOC Signature Loans

Score	A	B
<b>Term</b>		
36-48	10.00%	10.50%

### Master Card

Score	A	B	A	B
<b>Term</b>				
% of	9.90%	9.90%	8.90%	8.90%
O/S Bal	Regular	Regular	Gold	Gold

### Share/Share Certificate Secured

Maximum Loan is equal to 90% of funds on deposit.  
Interest rate is 3% above the stated dividend rate paid on the Shares and 2% above the stated dividend rate on Share Certificates being pledged.

Effective Date 06/11/2010

**ALL RATES ARE SUBJECT TO CHANGE**