

# City Public Service/IBEW Federal Credit Union

## Current Loan Rates

### Auto Loans

Score	A	B	C	D	E
<b>Term</b>					
<b>36 (all model years)</b>	3.30%	3.75%	5.75%	8.25%	11.50%
<b>48 (all model years)</b>	3.30%	3.75%	5.75%	8.25%	11.50%
<b>60 (2005 and newer)</b>	3.30%	3.75%	5.75%	8.25%	11.50%
<b>72 (2009 and newer)</b>	4.40%	4.90%	5.90%	8.40%	11.90%

**RATE DISCOUNTS ARE AVAILABLE UP TO 1.00% OFF CERTAIN AUTO LOANS WHEN MEMBERS PARTICIPATE IN PRODUCTS & SERVICES. SEE LOAN OFFICER FOR DETAILS**

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

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

### Other Collateral

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

### Term Signature Loans

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

### LOC Signature Loans

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

### Master Card

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

### 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

Effective Date 06/08/2011

**ALL RATES ARE SUBJECT TO CHANGE**