

# Vehicle Loan Rates As of July 1, 2010

*(Rates Subject To Change At Any Time)*

Building  
your financial  
future



LOAN	TERM	STANDARD RATE*	SILVER RATE**	GOLD RATE**	NOTES
<b>New Auto</b> (Minimum \$30,000 <b>Tier A+ Only</b> )	73-84 Months	4.99%	4.74%	4.49%	Less than 20% down payment
	73-84 Months	4.74%	4.49%	4.24%	20% or more down payment
<b>New Auto</b>	up to 72 Months	3.99%	3.74%	3.49%	Less than 20% down payment
	up to 72 Months	3.74%	3.49%	3.24%	20% or more down payment
<b>Used Auto</b> (Minimum \$30,000 <b>Tier A+ Only</b> )	73-84 Months	4.99%	4.74%	4.49%	Less than 20% down payment <sup>‡</sup>
	73-84 Months	4.74%	4.49%	4.24%	20% or more down payment <sup>‡</sup>
<b>Used Auto</b>	up to 72 Months	3.99%	3.74%	3.49%	Less than 20% down payment <sup>‡</sup>
	up to 72 Months	3.74%	3.49%	3.24%	20% or more down payment <sup>‡</sup>
<b>New Boat</b>	84 Months	5.00%	4.75%	4.50%	10% down payment
<b>Used Boat</b>	60 Months	5.50%	5.25%	5.00%	20% down payment
<b>New Motorcycle</b>	48 Months	4.29%	4.04%	3.79%	10% down payment
<b>Used Motorcycle</b>	36 Months	4.29%	4.04%	3.79%	20% down payment
<b>College Graduate Auto Program</b> — For recent college graduates who are employable but do not yet have a job					
<b>New Auto</b> \$30,000 maximum	up to 72 Months	5.49%	5.24%	4.99%	Less than 29% down payment <sup>‡</sup>
	up to 72 Months	5.24%	4.99%	4.74%	20% or more down payment <sup>‡</sup>
<b>Used Auto</b> \$30,000 maximum	up to 72 Months	6.49%	6.24%	5.99%	Less than 29% down payment <sup>‡</sup>
	up to 72 Months	6.24%	5.99%	5.74%	20% or more down payment <sup>‡</sup>



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

\* The rate available only to OECU members with Tier A+ credit. All loans subject to approved credit.

\*\*The Package Rate Discount available only to OECU members with Tier A+ credit and requires auto debit of loan payment as well as Package status. All loans subject to approved credit.

‡Automobiles titled less than 12 months and having less than 15,000 miles are eligible for New Auto Loan Rates.

The Credit Union will not discriminate on a prohibited basis in approval of loan applications.

**PLEASE NOTE:** The information provided here is accurate as of the above date and may have changed. To find out what may have changed, contact the Ohio Educational Credit Union at 216-621-6296 or write us at P.O. Box 93079, Cleveland, Ohio 44101-5079. Rates and terms are subject to change without notice. This disclosure is made as an invitation for your inquiries only. It is not meant to be a part of any contract. Please refer to the terms and conditions of your signed contract. Interest rates, dividend rates and/or annual fees are subject to change.

# Consumer Loan Rates As of July 1, 2010

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LOAN	TERM	RATE*	SILVER RATE**	GOLD RATE**	NOTES
<b>Shared Secured</b>	84 Months	Prime	Prime	Prime	Loans up to 95% of Pledged Shares
<b>VISA® Platinum</b> — Without Rewards	—	7.25%	7.25%	7.25%	Credit Card Variable Rate = Prime Rate + 4%
<b>VISA® Platinum</b> — With Rewards	—	9.25%	9.25%	9.25%	Credit Card Variable Rate = Prime Rate + 6%
<b>Student Loans</b>					
<b>Private</b>	—	6.00%	6.00%	6.00%	Prime Rate +2.5% or 6% minimum rate whichever is greater
<b>Stafford PLUS</b>	— —	— —	— —	— —	Visit OECU website "Student Loans" Visit OECU website "Student Loans"

LOAN	TERM	RATE <sup>v</sup>	SILVER RATE**	GOLD RATE**	NOTES
<b>Quick-Cash Term Loan</b>	12 Months 36 Months 48 Months	11.00% 12.00% 13.00%	10.75% 11.75% 12.75%	10.50% 11.50% 12.50%	
<b>Summer Special</b>	25 Months	9.00%	8.75%	8.50%	Available 06/10/2010 – 09/11/2010
<b>Quick-Cash Line of Credit</b>	—	14.50%	14.25%	14.00%	Min. \$500. Max. \$7,500
<b>Quick-Cash Bill Payer</b>	36-60 Months	16.00%	15.75%	15.50%	
<b>Quick-Cash Home Improvement</b>					Min. \$500. Checks to be made payable to contractor or supply company at closing
<b>12 Month</b>	12 Months	8.50%	8.25%	8.00%	
<b>36 Month</b>	36 Months	9.00%	8.75%	8.50%	
<b>48 Month</b>	48 Months	9.50%	9.25%	9.00%	
<b>Quick Cash Personal Wellness Loan</b>	12 Months 36 Months 48 Months	8.50% 9.00% 9.50%	8.25% 8.75% 9.25%	8.00% 8.50% 9.00%	Min. \$500. Checks to be made payable to medical provider



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# Mortgage Loan Rates As of July 1, 2010

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LOAN	TERM	RATE*	APR†	NOTES
<b>Home Equity—Line of Credit</b> <i>Variable Rate</i> (Based on Prime Rate + a margin)	20 year max.	4.500%		Loan to Value <sup>†</sup> ≤ 80% Prime Rate -0.5% (Minimum Rate of 4.50%) <sup>§</sup>
	20 year max.	4.500%		Loan to Value <sup>†</sup> > 80% and ≤ 85% Prime Rate (Minimum Rate of 4.50%) <sup>§</sup>
	20 year max.	4.500%		Loan to Value <sup>†</sup> > 85% and ≤ 90% Prime Rate +0.5% (Minimum Rate of 4.50%) <sup>§</sup>
<b>Home Equity Term Loan</b> <b>Second Mortgage</b> <i>Fixed Rate</i>	5 year	4.990%	4.990%	Loan to Value <sup>†</sup> ≤ 80%
		5.500%	5.500%	Loan to Value <sup>†</sup> > 80% and ≤ 85%
		6.000%	6.000%	Loan to Value <sup>†</sup> > 85% and ≤ 90%
	10 year	5.240%	5.240%	Loan to Value <sup>†</sup> ≤ 80%
		5.750%	5.750%	Loan to Value <sup>†</sup> > 80% and ≤ 85%
		6.250%	6.250%	Loan to Value <sup>†</sup> > 85% and ≤ 90%
	15 year	5.490%	5.490%	Loan to Value <sup>†</sup> ≤ 80%
		6.000%	6.000%	Loan to Value <sup>†</sup> > 80% and ≤ 85%
		6.500%	6.500%	Loan to Value <sup>†</sup> > 85% and ≤ 90%
	20 year	6.000%	6.000%	Loan to Value <sup>†</sup> ≤ 80%
6.500%		6.500%	Loan to Value <sup>†</sup> > 80% and ≤ 85%	
7.000%		7.000%	Loan to Value <sup>†</sup> > 85% and ≤ 90%	
<b>Non-Owner Occupied</b> <b>Second Mortgage</b> <i>Fixed Home Equity</i>	5 Year	9.500%	9.660%	Loan to Value <sup>†</sup> ≤ 65%
	10 Year	9.750%	9.840%	Loan to Value <sup>†</sup> ≤ 65%
	15 Year	10.000%	10.060%	Loan to Value <sup>†</sup> ≤ 65%
<b>Non-Owner Occupied—</b> <b>Home Equity Line of Credit—</b> <i>Variable Rate</i>	20 Year Max.	6.250%	N/A	Loan to Value <sup>†</sup> ≤ 65%
<b>First Mortgages</b>	Up to 40 Year Fixed Mortgages Various Adjustable Rate Mortgages Jumbo Loans Over \$417,000.00 Construction Loans 180-Day Rate Lock Available			Contact 24-Hour Loan Application Department 1-800-552-6328, ext 5 or visit website home page and use Loan Application for current rates



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† Loan to Value equals the percentage of the value of the house less any first mortgage.

†† APR= Annual Percentage Rate and is based on a \$100,000 loan.

§ Credit tiers "A+" and "A" are eligible for a 3.50% introductory rate for a period of six (6) full billing cycles from the HELOC booking date. Applications must be received on or after April 1, 2010 and HELOC booked on or before July 31, 2010.

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