

TEXOMA FEDERAL CREDIT UNION
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Web Site Risk Based
 Loan Rates. XLR

EFFECTIVE DATE MARCH 13, 2013

LOAN RATES

New Vehicle Rates

	Amt Financed (up to)	Terms	Rates as low as: (APR)
Automobiles	100% of MSRP + TT&L	Up to 48 months	3.15%
	100% of MSRP + TT&L	49 to 60 months	3.40%
	100% of MSRP + TT&L	61 to 72 months	3.65%
Boats & RVs	100% of MSRP + TT&L	Up to 48 months	3.15%
	100% of MSRP + TT&L	49 to 60 months	3.40%
	100% of MSRP + TT&L	73 to 120 months*	4.65%
Motorcycles, ATVs & PWC	100% of MSRP + TT&L	Up to 36 months	3.40%
	100% of MSRP + TT&L	37 to 48 months	3.65%
	100% of MSRP + TT&L	49 to 60 months	3.90%

*Loan amount must be \$30,000 or over to qualify for 96 or 120 month financing
 @ All terms, rates and financing amounts are based on your individual credit
 # Rate discounts available for P/R deduct pmts & good payment history

Used Vehicle Rates

	Amt Financed (up to)	Terms	Rates as low as: (APR)
Automobiles	NADA Retail + TT&L	Up to 48 months	3.15%
	NADA Retail + TT&L	49 to 60 months	3.40%
	Older Models NADA Retail _ TT&L	Up to 36 months	6.40%
Boats & RVs	NADA Retail + TT&L	Up to 48 months	3.15%
	NADA Retail + TT&L	49 to 60 months	3.40%
	NADA Retail + TT&L	73 to 120 months*	4.65%
Older Models	NADA Retail + TT&L	Up to 36 months	6.40%
Motorcycles, ATVs & PWC	NADA Retail + TT&L	UP to 36 months	3.40%
	NADA Retail + TT&L	37 to 48 months	3.65%
	NADA Retail + TT&L	48 to 60 months	3.90%
Older Models	NADA Retail + TT&L	UP to 36 months	6.40%

*Loan amount must be \$30,000 or over to qualify for 96 or 120 month financing
 @ All terms, rates and financing amounts are based on your individual credit
 # Rate discounts available for P/R deduct pmts & good payment history

Personal Loans	Up to \$5,000	Up to 36 months	9.40%
MasterCard	Up to \$5,000	Revolving	12.00%
Share Secured Loans		Dividend Rate + 2.00%	

@ All terms, rates, and financing amounts are based on your individual credit

DIVIDEND RATES^

	<u>RATE</u>	<u>APY</u>
Share Accounts	0.40%	0.40%
IRA Accounts	0.65%	0.65%
1 Year Share Certificates (\$1,000 & up)	0.40%	0.40%

^DIVIDEND RATES SUBJECT TO CHANGE QUARTERLY!

Please contact the credit union for additional information concerning rates!