



CY-FAIR
federal credit union

Loan Rates
Effective: January 23rd, 2017

Sub-Account Description	Term(Months)+	Annual Percentage Rate (APR)*
Signature - Cosigner	Up to 60	8.25% - 18.00%
Line of Credit (Your monthly payment will be 4% of your loan balance at each advance.)	Up to 60	9.75% - 18.00%
New Auto \$15,000+ Current or future model year with less than 12,000 miles	Up to 36	2.49% - 13.49%
	Up to 48	2.75% - 13.79%
	Up to 60	3.00% - 14.00%
	Up to 72	3.25% - 14.50%
Used & Refinanced Auto (Up to Retail on NADA) 2008 – 2016 Year Autos *Minimum Finance amount for 72 months \$20,000	Up to 36	2.49% - 13.49%
	Up to 48	2.75% - 13.79%
	Up to 60	3.00% - 14.00%
	Up to 72	3.25% - 14.50%
RV/Boat w/Trailer Under \$50,000 – 10% down Financing \$50,000 + with 10% down Up to Ave Retail on NADA Financing \$50,000+ Ave. Retail on NADA	New up to 72 Months	6.50% - 7.50%
	New up to 120 Months	7.00% - 8.00%
	Used up to 60 Months	6.75% - 7.75%
	Used up to 96 Months	7.00% - 8.00%
Jet Skis - No Trailer Up to \$15,000	New up to 48 Months	6.75% - 7.75%
	Used up to 36 Months	6.50% - 7.50%
New Motorcycle Financing \$15,000+ w/100% financing Financing under \$15,000 w/10% down	Up to 72	5.25% - 6.25%
	Up to 60	5.25% - 6.25%
Used Motorcycle Financing Retail Value Maximum 48 months	Up to 48	6.25% - 7.25%
New ATV - All Terrain Vehicles Maximum 36 months 10% down	Up to 36	7.40% - 8.40%

For current rates contact us during business hours at:
Cy-Fair Federal Credit Union | 888.890.7676 | cyfairfcu.org

+For example, on a \$20,000 loan with a 9% APR, you would make 60 monthly payments of \$415.21.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



Sub-Account Description	Approx. Term (In Months)+	Annual Percentage Rate ((APR)*
Used ATV - All Terrain Vehicles Maximum 36 months Loan Value Only	Up to 36	8.40% - 9.40%
Share Secured	N/A	See Current Deposit Rates
Money Market Secured	N/A	See Current Deposit Rates
Home Equity Amounts from \$25,000 - \$200,000	60-180 Months	4.00% - 7.00%
MasterCard Classic Credit Card	Open	9.50% - 17.50%
MasterCard/VISA Platinum Credit Card	Open	9.50% - 17.50%
MasterCard/Visa Platinum Rewards Credit Card *Reward Card has a \$29.00 Annual Fee	Open	11.50% - 18.00%
Lifestyle Signature Loans	Up to 60 Months	4.00% - 9.00%

Share Secured/ Money Market Secured: The Annual Percentage Rate (APR) of the loan will be the Annual Percentage Yield (APY) of the Share Account offered as security (index) plus a margin of 2% if the balance is \$2,500.00 or more, or 3% if the balance is under \$2,500.00.

Certificate Account Secured: The Annual Percentage Rate (APR) of the loan will be the Annual Percentage Yield (APY) being paid on the Certificate Account (CA) offered as security (index) plus a margin of 2% if the balance is \$2,500.00 or more, or 3% if the balance is under \$2,500.00. The approximate term of the advance may not exceed the term of the CA offered as security. The APR and Daily Periodic Rate (DPR) will be disclosed on the Disbursement Receipt at the time of the advance.

Risk Based: This applies to all Sub-accounts except Share Secured, Money Market Secured, Certificate Account Secured, Home Equity, and Credit Cards. The Annual Percentage Rate (APR) you receive will be within the range disclosed above and is based on your credit worthiness. Please ask us for the rate that you qualify for.

Preferred Rate: For the Signature, Line of Credit, New Auto, and Used Auto Sub-accounts, you will receive a discount on your Annual Percentage Rate (APR) for use of each of the following products or services (up to a maximum of .50%) New and Used Auto Sub-accounts may qualify for a .50% discount depending on finance amount. The total amount of any APR discounts received may not exceed .50%.

Promotional Rates: Loan discounts DO NOT apply for loan promotional rates for all loan types.

Late Charges: If your payment is received 10 or more days past the due date, you agree to pay a late fee of 5% of the payment due.

Collection Costs: You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney fees.

*Annual Percentage Rate. Loans are subject to credit approval and all CFFCU policies and procedures. Terms and conditions subject to change. The rate you will receive depends on your credit history. Other terms and conditions may apply. Credit limit up to \$25,000.00.

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