



TPS Credit Union LOAN INTEREST RATES

Current As Of: May 1, 2012

Auto and Recreational Vehicle Loan Rates:

New and Used Titled Auto/Truck/Van/SUV/Motorcycle/RV/Camper/Boat

CREDIT GRADE	A+	A	B	C	D	E
CREDIT SCORE	740+	700-739	670-699	640-669	600-639	599 or less
TERM	Rate/APR*	Rate/APR*	Rate/APR*	Rate/APR*	Rate/APR*	Rate/APR*
48 months (05 & 06 max term)	2.75%/3.19%	3.50%/3.94%	4.50%/4.94%	10.00%/10.46%	13.00%/13.47%	15.00%/15.48%
60 months (07, 08, 09 & 10 < \$15,000)	2.75%/3.10%	3.50%/3.86%	4.50%/4.86%	10.00%/10.38%	13.00%/13.39%	15.00%/15.40%
72 months (11 & 12 and 10 >= \$15,000)	2.75%/3.05%	3.50%/3.80%	4.50%/4.80%	10.00%/10.32%	13.00%/13.34%	15.00%/15.34%
84 months (11 & 12 and 10 >= \$30,000)	3.75%/4.01%	4.50%/4.76%	5.50%/5.77%	-----	-----	-----

The APR is based on a \$20,000 loan with a \$175 loan processing fee. Longer terms available on loan amounts of \$30,000 or more; ask for details. Minimum term = 24 mos. Minimum loan amount = \$2,000.

Home Equity Loans/Lines of Credit:

No Closing Costs or Annual Fees on Home Equity Loans. \$125 Application Fee is Refunded After Closing. Early close out reimbursement of costs may apply. 90% maximum LTV.

Flexible Home Equity Line of Credit: *Rate adjusts quarterly. No minimum draw requirements.*

CREDIT GRADE	A+ APR*	A APR*	B APR*	C APR*	D APR*	E APR*
CREDIT SCORE	740+	700-739	670-699	640-669	600-639	599 or less
TERM						
Up to 180 months	3.00%	3.75%	4.00%	4.25%	5.25%	6.25%

Fixed Home Equity 1st Mortgage Loan:

TERM	APR*
120 months (10 yrs.)	3.50%
180 months (15 yrs.)	3.65%
240 months (20 yrs)	4.00%
300 months (25 yrs)	4.50%

Fixed Home Equity 2nd Mortgage Loan:

CREDIT RATING	A+ APR*	A APR*	B APR*	C APR*	D APR*	E APR*
CREDIT SCORE	740+	700-739	670-699	640-669	600-639	599 or less
TERM						
Up to 60 months	5.00%	5.50%	6.50%	7.00%	8.00%	9.00%
61 to 120 months	5.25%	5.75%	6.75%	7.25%	8.25%	9.25%
121 to 180 months	5.50%	6.00%	7.00%	7.50%	8.50%	9.50%

Personal Unsecured Loans:

CREDIT RATING	A+ APR*	A APR*	B APR*	C APR*	D APR*	E APR*
CREDIT SCORE	740+	700-739	670-699	640-669	600-639	599 or less
TERM						
Up to 60 months	11.75%	12.25%	13.25%	14.75%	16.75%	18.00%

Other Loan/Credit Card Rates:

	APR*	Term
Education Loan	6.75%	12 month
Share Secured	3.25%	60 month
Term Share Certificate Secured- CD RATE+1%, MIN. 3.25%	-----	60 month
Visa Classic	12.50%	
Visa Gold	9.99%	N/A
Visa Platinum Preferred	7.99%	N/A



* APR= Annual Percentage Rate