

Belonging Never Felt Better



**Consumer Loans and Home Equity Lines of Credit
Current Rates as of November 1, 2009**

We also offer other types of loans, including savings and savings-certificate-secured loans. Fixed and adjustable real estate loans on owner and non-owner occupied properties are also available. For more details, call a Member Loan Services Officer today. The Annual Percentage Rates (APR) are slightly higher than those rates shown below. The APR will vary according to term and amount of loan and incurred third party costs.

TYPE	RATE	COMMENT
VISA Classic Card (Effective 09/16/09)	14.95% Fixed 7.45% Variable	<ul style="list-style-type: none"> No annual fee on fixed-rate card. \$15 annual fee on variable-rate card. 25-day grace period on both. Up to 1% cash rebate.
VISA Gold Card (Effective 09/11/09)	13.95% Fixed 6.45% Variable	<ul style="list-style-type: none"> No annual fee on fixed-rate card. \$15 annual fee on variable-rate card. 25-day grace period on both. Up to 1% cash rebate.
Personal Line of Credit	8.00% to 8.25% Variable	<ul style="list-style-type: none"> Open line of credit. Maximum loan of \$20,000.
Auto & Truck Loans	As low as 5.24% Fixed As low as 5.00% Variable	<ul style="list-style-type: none"> 2007 models or newer (other rates available for older models) Up to 115% of invoice or low blue book, plus tax and license. Up to 84-month financing.
Boat Loans (New or Used)	As low as 7.50% Fixed As low as 6.50% Variable	<ul style="list-style-type: none"> Up to 80% of invoice or appraised value, including tax and license. Up to 15-year financing.
Recreational Vehicle Loans (New or Used)	As low as 8.00% Fixed As low as 7.00% Variable	<ul style="list-style-type: none"> Up to 80% of invoice or appraised value, including tax and license. Up to 10-year financing.
Equiline Line of Credit (Up to 80% of appraised value.)	As low as 5.75% Variable - 15 Years (Owner Occupied Only)	<ul style="list-style-type: none"> No Points or Fees on lines up to \$200,000.* Lines over \$200,000 subject to third party fees. Lifetime cap is 6% over original rate. Maximum Loan of \$300,000.
Equity Loan	As low as 7.00% Fixed 10 year term As low as 7.50% Fixed 15 year term	<ul style="list-style-type: none"> No Points or Fees.* \$300,000 Maximum. Up to 80% of appraised value. Owner Occupied Only

Rates subject to change at any time. See our website for more rate information at www.coastccu.org

You may also call (707) 445-8801 or (800) 974-9727.

* Rural properties may be subject to appraisal fee.



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Real Estate Loans
Current Fixed Period ARM Rates as of November 1, 2009

The products and rates shown below are for owner-occupied properties. Fixed and adjustable real estate loans on non-owner occupied properties are also available. For more details, call a Member Loan Services Officer. The Annual Percentage Rates (APR) are slightly higher than those rates shown below. The APR will vary according to term and amount of loan and incurred third party costs.

Home Purchases/Refinances	Rate as low as	Comment
Quarterly Adjustable	4.250%	<ul style="list-style-type: none"> No Points. Up to 30 years financing. 6% Lifetime Cap
3 & 1 Year ARM	4.500%	<ul style="list-style-type: none"> No Points Up to 30 years financing.
7 & 1 Year ARM	4.750%	<ul style="list-style-type: none"> No Points Up to 30 years financing.
2 & 2 Year ARM	4.375%	<ul style="list-style-type: none"> No Points Up to 30 years financing.
5 & 2 Year ARM	4.625% 30 Years	<ul style="list-style-type: none"> No Points
Home Construction (with automatic rollover)	4.250% 30 Years	<ul style="list-style-type: none"> Up to 80% of appraised value. 1 Point.
Unimproved Property	7.500% 20 Years	<ul style="list-style-type: none"> Up to 60% of land value. 1 Point.
Manufactured Home and Land	Please refer to the above real estate rates	
Manufactured Home in Park	As low as 5.75% Variable	<ul style="list-style-type: none"> Up to 80% of the appraised value, 1985 or newer 1 Point. Up to 20 Year Financing

*Rates subject to change at any time. ARM Rates have a 6% lifetime cap over original rate. See our website for more rate information at www.coastccu.org
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