



SHARE ACCOUNT RATES



Share Accounts (Savings) 0.15% APY
 Christmas Clubs 0.15% APY



Share Drafts (Checking) No Dividend
 IRAs 1.00% APY



APY = Annual Percentage Yield



Your savings are federally insured to at least \$250,000 by the National Credit Union Administration, an agency of the United States government. IRAs are insured separately to an amount of \$250,000 by the NCUA.



LOAN RATES


|  NEW VEHICLE | | | | | | |
|---|--|---------------------------|--------------------|------------------|-------------------|-------------------|
| APR | Maximum Loan Amount | Term | Paymt. /\$1,000 | Paymt. W/CDI* | Paymt. W/SCL** | Paymt. W/JCL** |
| 3.50% | 100% of Purchase Price | 73-84 Months ¹ | 13.44 | 14.55 | 13.93 | 14.19 |
| 3.00% | 100% of Purchase Price | 61-72 Months | 15.20 | 16.29 | 15.67 | 15.93 |
| 2.50% | 100% of Purchase Price | 49-60 Months | 17.75 | 18.82 | 18.22 | 18.47 |
| 2.00% | 100% of Purchase Price | 37-48 Months | 21.70 | 22.75 | 22.16 | 22.41 |
| 1.75% | 100% of Purchase Price | 1-36 Months | 28.54 | 29.58 | 28.99 | 29.24 |
| USED VEHICLE  | | | | | | |
| (Based on NADA Retail Value) | | | | | | |
| 3.50% | 1-2 Model Years old | 73-84 Months ¹ | 13.44 | 14.55 | 13.93 | 14.19 |
| 3.00% | 1-2 Model Years old | 1-72 Months | 15.20 | 16.29 | 15.67 | 15.93 |
| 3.50% | 3-5 Model Years old | 66 Months | 16.68 | 17.77 | 17.16 | 17.42 |
| 4.00% | 6-8 Model Years old | 60 Months | 18.42 | 19.51 | 18.89 | 19.15 |
| 5.50% | 9-20 Model Years old [#] | 48 Months | 23.26 | 24.36 | 23.74 | 24.00 |
| 6.00% | Classic/Antique Vehicles ^{##} | 120 Months | 11.11 | N/A | N/A | N/A |

|  NEW MOTORCYCLE | | | | | | |
|---|------------------------|-----------|-----------------|---------------|----------------|---|
| APR | Maximum Loan Amount | Term | Paymt. /\$1,000 | Paymt. W/CDI* | Paymt. W/SCL** | Paymt. W/JCL** |
| 4.00% | 100% of Purchase Price | 72 Months | 15.65 | 16.75 | 16.13 | 16.39 |
| USED MOTORCYCLE (Based on NADA Retail Value) | | | | | |  |
| 4.00% | 1 Model Year old | 72 Months | 15.65 | 16.75 | 16.13 | 16.39 |
| 5.00% | 2-5 Model Years old | 60 Months | 18.87 | 19.98 | 19.36 | 19.62 |

|  NEW POWERSPORT ⁴ ATV/UTV/Dirt Bike/Jet Ski/Snowmobile | | | | | | |
|--|------------------------|-----------|-----------------|---------------|----------------|---|
| APR | Maximum Loan Amount | Term | Paymt. /\$1,000 | Paymt. W/CDI* | Paymt. W/SCL** | Paymt. W/JCL** |
| 5.00% | 100% of Purchase Price | 72 Months | 16.11 | 17.23 | 16.60 | 16.87 |
| USED POWERSPORT ⁴ (Based on NADA Retail Value) | | | | | |  |
| 6.00% | 1-3 Model Years old | 66 Months | 17.83 | 18.96 | 18.32 | 18.59 |

|  NEW BOAT ⁴ | | | | | | |
|--|------------------------|---------------------------|-----------------|---------------|----------------|---|
| APR | Maximum Loan Amount | Term | Paymt. /\$1,000 | Paymt. W/CDI* | Paymt. W/SCL** | Paymt. W/JCL** |
| 4.00% | 100% of Purchase Price | 73-84 Months ¹ | 13.67 | 14.79 | 14.16 | 14.43 |
| 3.50% | 100% of Purchase Price | 61-72 Months | 15.42 | 16.52 | 15.90 | 16.16 |
| 3.00% | 100% of Purchase Price | 1-60 Months | 17.97 | 19.05 | 18.44 | 18.70 |
| USED BOAT ⁴ (Based on NADA Retail Values) | | | | | |  |
| 5.00% | 1-3 Model Years old | 66 Months | 17.36 | 18.48 | 17.85 | 18.12 |

|  NEW RECREATIONAL VEHICLE (RV) Camper/Travel Trailer/Fifth Wheel/Motorhome/Toy Hauler/Tent Trailer | | | | | | |
|---|------------------------|----------------------------|-----------------|---------------|----------------|---|
| APR | Maximum Loan Amount | Term | Paymt. /\$1,000 | Paymt. W/CDI* | Paymt. W/SCL** | Paymt. W/JCL** |
| 6.00% | 100% of Purchase Price | 85-120 Months ² | 11.11 | 12.34 | 11.64 | 11.93 |
| 5.50% | 100% of Purchase Price | 84 Months | 14.37 | 15.53 | 14.87 | 15.15 |
| USED RECREATIONAL VEHICLE (RV) (Based on NADA Retail Values) | | | | | |  |
| 6.00% | 1-2 Model Years old | 85-120 Months ² | 11.11 | 12.34 | 11.64 | 11.93 |
| 7.00% | 3-5 Model Years old | 66 Months | 18.30 | 19.45 | 18.80 | 19.08 |

|  NEW TRAILER Cargo/Box/Boat/Horse/Utility/Dump/Equipment/Carhauler | | | | | | |
|---|------------------------|-----------|-------|-------|-------|-------|
| 5.00% | 100% of Purchase Price | 84 Months | 14.14 | 15.28 | 14.63 | 14.91 |

|  NEW OUTDOOR POWER EQUIPMENT ⁴ Tractor/Farm/Lawn/Excavation | | | | | | |
|---|------------------------|-------------------------|-------|-------|-------|-------|
| 5.00% | 100% of Purchase Price | 120 Months ³ | 10.61 | 11.81 | 11.13 | 11.42 |

|  SHARE SECURED | | | | | | |
|--|-------------------------|------------|------|-------|------|------|
| 2.00% | Amount in Share Account | 120 Months | 9.21 | 10.31 | 9.68 | 9.95 |

|  UNSECURED PERSONAL | | | | | | |
|---|--------------------------------------|-----------|-------|-------|-------|-------|
| 10.00% | Signature Loan \$10,000 ⁵ | 84 Months | 16.60 | 17.86 | 17.15 | 17.45 |
| 10.00% | Cosigner Loan \$20,000 | 84 Months | 16.60 | 17.86 | 17.15 | 17.45 |

DISCLAIMERS

No branded or salvaged titles.

All collateral must have a lien placed on the title showing Hope Federal Credit Union listed as lienholder

All vehicles including Outdoor Power Equipment must be insured under a comprehensive insurance policy

APR = Annual Percentage Rate. Vehicle loan terms determined by value of the collateral.

\$50.00 minimum monthly payment on ALL loans.

Members are required to purchase a CARFAX History Report from the credit union when financing through an individual seller. See credit union for more information and pricing.

¹ Minimum of \$25,000 financed for 73-84 month term.

² Minimum of \$30,000 financed for 85-120 month term.

³ Minimum of \$5,000 financed

⁴ Member will pay WV Secretary of State UCC Filing Fee (\$25.00)

⁵ A Signature Loan is not available to any member that has a Cosigner Loan

Maximum Financed is 80% of NADA/JD Power Retail Value

Additional appraisal/valuation may be required

GAP Insurance is available on ALL New & Used motor vehicle, powersport (excl. dirt bike), boat, and RV loans:

Maximum total loan benefit: \$50,000

Maximum loan amount: \$100,000 (Vehicle & Powersport)

Maximum loan amount: \$50,000 (Boat)

Maximum loan amount: \$125,000 (RV)

Maximum Loan-to-Value Ratio: 125%

***Credit Disability Insurance (CDI) is available on loans to members who are employed at least 25 hours per week and are under age 66. The insurance may help to make the member's loan payments (up to \$600/mo.) in the event of a covered disabling injury or illness. The total maximum insurance coverage is \$30,000.**

**** Single Credit Life Insurance (SCL) or Joint Credit Life Insurance (JCL) is available on loans to members under the age of 70. The insurance may help pay off loan balances up to a maximum amount of \$30,000 upon the death of the insured borrower.**

