

**CEFCU**  
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**Loan Interest Rate & Fees**

Your **starting interest rate** will be between  
6.25% and 13.50%  
 After the starting rate is set, your rate will then vary with the market.

**Your Starting Interest Rate (upon approval)**

The starting interest rate you pay will be determined after you apply. It will be based upon your credit history and other factors, including Cosigner credit. If approved, we will notify you of the rate you qualify for within the stated range.

**Your Interest Rate during the life of the loan**

**Your interest rate is variable.** This means that your rate could move lower or higher than the rates on this form. The variable rate is based upon the Prime Rate (as published in the Wall Street Journal). For more information on this rate, see the reference notes.

Although the rate will vary after you are approved, **it will never exceed 29.00%** (the maximum allowable for this loan).

**Loan Fees**

**Late Charge:** 5% of the amount of the past due payment or \$10.00, whichever is greater.

**Returned Check Charge:** \$25.00

**Loan Cost Examples**

The total amount you will pay for this loan will depend on the actual amount required to pay off the loans you select for consolidation. This example provides an estimate.

Repayment Option	Amount Provided (amount provided directly to you or your other lenders)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid over <b>144 months</b> (includes associated fees)
<b>1. MAKE FULL PAYMENTS</b> Immediately pay both the full amount of principal and interest.	\$10,000.00	13.50%	144 months starting when your loan is first disbursed	<b>\$20,042.57</b>

**About this example**

The repayment example is based on a \$10,000 loan with a 12 year repayment term. It is based on the **highest starting rate currently charged** and associated fees. You do not have the option to defer payments.

**Next Steps**

**To Apply for this Loan, Complete the Application.**

If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law and the variable interest rate may change based on the market).

**REFERENCE NOTES**

**Variable Interest Rate**

This loan has a variable interest rate, that is based on a publicly available index, the Prime Rate. Your rate will be calculated each quarter by adding a margin between 0.75% and 8.00% to the Prime Rate. The index (which is equal to the Prime Rate) is subject to a contractual minimum of 5.50%.

This rate will not increase more than once each calendar quarter, but there is no limit on the amount that the rate could increase at one time, except that the rate will never exceed 29.00% (the maximum applicable for this loan).

**Eligibility Criteria**

**Borrower**

In order to obtain this loan, you must become a member of CEFCU. Borrower must be at the age of majority in their state of residence at the time you apply.

**Cosigner**

Cosigner must be age of majority in state of residence at the time you apply.

Rates may be, but are not necessarily, higher without a Cosigner.

**Bankruptcy Limitations**

If you file for bankruptcy, you may still be required to pay back this loan.

**More information about loan eligibility and forbearance options is available in your loan application and promissory note.**