



1.0000%
TORRANCE COMMUNITY CREDIT UNION
 1511 Cravens Avenue, Torrance CA 90501
 310/618-9111 * Toll Free 866/618-9111
 www.torranceccu.org

Loan Rates

Loan Addendum

This Rate Schedule states rates applicable to specified accounts. This schedule is incorporated as a part of your account agreement with Torrance Community Credit Union. Ask about additional discounts including Beat your Rate, and on *Fuel Efficient Vehicles. Rate differential is based on Credit Score. If value is equal to 90%, then "Up To" rate will be offered. Rates are subject to change without notice.

LTV = Loan To Value.	MBP = Mechanical Breakdown Protection.	GAP = Guaranteed Asset Protection							
Rates accurate as of: March 23, 2020		*Auto Rates shown include 0.25% Auto Pay reduction				Rates on non-option contract loans signed at the dealership will be higher			
New Auto Loans (includes motorcycles)		720+	680-719	640-679	600-639	550-599	0-549	Min Loan Amt.	
Up To 90% LTV	UP TO 24 MOS	0.75%	1.25%	4.25%	8.45%	12.65%	17.75%	\$2,000	
	UP TO 36 MOS	1.75%	2.25%	5.25%	9.45%	13.65%	17.75%	\$5,000	
	UP TO 48 MOS	2.00%	2.50%	5.50%	9.70%	13.90%	17.75%	\$5,000	
	UP TO 60 MOS	2.25%	2.75%	5.75%	9.95%	14.15%	17.75%	\$15,000	
	UP TO 72 MOS	2.75%	3.25%	6.25%	-	-	-	\$20,000	
	UP TO 84 MOS	3.00%	3.50%	6.50%	-	-	-	\$40,000	
New Auto Loans (includes motorcycles)		720+	680-719	640-679	600-639	550-599	0-549	Min Loan Amt.	
Over 90% LTV	UP TO 24 MOS	1.00%	1.50%	4.50%	8.70%	12.90%	17.75%	\$2,000	
	UP TO 36 MOS	2.00%	2.50%	5.50%	9.70%	13.90%	17.75%	\$5,000	
	UP TO 48 MOS	2.25%	2.75%	5.75%	9.95%	14.15%	17.75%	\$5,000	
	UP TO 60 MOS	2.50%	3.00%	6.00%	10.20%	14.40%	17.75%	\$15,000	
	UP TO 72 MOS	3.00%	3.50%	6.50%	-	-	-	\$20,000	
	UP TO 84 MOS	3.25%	3.75%	6.75%	-	-	-	\$40,000	
Used Auto Loans (includes motorcycles)		720+	680-719	640-679	600-639	550-599	0-549	Min Loan Amt.	
Up To 90% LTV	UP TO 24 MOS	1.00%	1.50%	4.50%	8.70%	12.90%	17.75%	\$2,000	
	UP TO 36 MOS	2.00%	2.50%	5.50%	9.70%	13.90%	17.75%	\$5,000	
	UP TO 48 MOS	2.25%	2.75%	5.75%	9.95%	14.15%	17.75%	\$5,000	
	UP TO 60 MOS	2.50%	3.00%	6.00%	10.20%	14.40%	17.75%	\$15,000	
	UP TO 72 MOS	3.00%	3.50%	6.50%	-	-	-	\$20,000	
	UP TO 84 MOS	3.25%	3.75%	6.75%	-	-	-	\$40,000	
Used Auto Loans (includes motorcycles)		720+	680-719	640-679	600-639	550-599	0-549	Min Loan Amt.	
Over 90% LTV	UP TO 24 MOS	1.25%	1.75%	4.75%	8.95%	13.15%	17.75%	\$2,000	
	UP TO 36 MOS	2.25%	2.75%	5.75%	9.95%	14.15%	17.75%	\$5,000	
	UP TO 48 MOS	2.50%	3.00%	6.00%	10.20%	14.40%	17.75%	\$5,000	
	UP TO 60 MOS	2.75%	3.25%	6.25%	10.45%	14.65%	17.75%	\$15,000	
	UP TO 72 MOS	3.25%	3.75%	6.75%	-	-	-	\$20,000	
	UP TO 84 MOS	3.50%	4.00%	7.00%	-	-	-	\$40,000	

APR w/ Auto Pay reduction			
NEW RV	7.24%	6.99%	MAXIMUM
100% FINANCING	8.40%	8.15%	UP TO 12 YEARS
Includes motor homes, travel trailers, boats and watercrafts	8.90%	8.65%	
	13.90%	13.65%	
	15.90%	15.65%	
APR w/ Auto Pay reduction			
NEW RV	6.99%	6.74%	MAXIMUM
80% FINANCING	8.15%	7.90%	UP TO 12 YEARS
Includes motor homes, travel trailers, boats and watercrafts	8.65%	8.40%	
	13.65%	13.40%	
	15.65%	15.40%	
APR w/ Auto Pay reduction			
USED RV	9.10%	8.85%	MAXIMUM
LOW BLUE BOOK ONLY	9.65%	9.40%	UP TO 7 YEARS
Includes motor homes, travel trailers, boats and watercrafts	10.15%	9.90%	
	15.15%	14.90%	
	17.15%	16.90%	

NEW! "PAYMENT SAVER" AUTO LOAN
The "Lease Look-Alike" Loan

Rates: Add 1.00% apr to traditional loan rates
 Terms: 24 - 72 month Terms

Up to 100% Financing

Lower Payment than Traditional Loans

No Prepayment Penalties

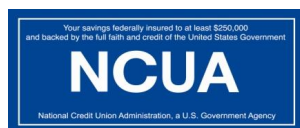
Option to Sell, Trade or Re-finance Anytime

Mileage Options for 12k, 15k, and 18k available

For vehicles up to 5 years old

Qualifies for Auto Pay and Fuel Efficient Vehicle Reduction!

Penalty for late payments on consumer loans (excluding MasterCard): if your payment is more than 10 days late, you will pay a late charge of 5% of the payment due, (\$15 minimum to \$50 maximum). Loan Late Charge (Line of Credit) 5% of pmt due (min \$5 max \$50).



All loans subject to credit approval. Actual rate received is determined by your credit qualifications

Financing on autos over 10 years old add 0.50%
 Financing on autos over 100,000 miles old add 0.50%

Salvaged or Branded Titles do not qualify

***Additional Rate Reductions:**
 .25% Fuel Efficient Vehicle; .25% Auto Pay
 0.25% available on New or Used Fuel Efficient Vehicles with 30 COMBINED MPG. See Loan Officer for more details.
 Auto Pay required from a TCCU account receiving direct deposit from a payroll entity. Reductions not available on Beat Your Rate, Home Equity Loans and Certificate-Secured Loans, Credit Cards, and Freedom Line of Credit.



TORRANCE COMMUNITY CREDIT UNION
 1511 Cravens Avenue, Torrance CA 90501
 310/618-9111 * Toll Free 866/618-9111
 Consumer Loans - 1-866-507-2658
www.torranceccu.org

Annual Percentage Rate For Purchases :		Tier 1	Tier 2	Tier 3	Tier 4	Min Loan Amt.
8.9% - 18%	ScoreCard Platinum	11.90%	13.90%	15.90%	18.00%	\$300
	ScoreCard Platinum Preferred	8.90%	9.90%	11.90%	N/A	\$15,000
	Indie Money Teen MasterCard 18% unless qualifying rate is lower					

Your annual Percentage rate does not vary. You have 25 days from the end of the statement period to repay your balance for purchases before a finance charge on purchases will be imposed. NO Annual fee on ScoreCard gift and travel awards. **There are no transaction fees for purchases or cash advances.** The average daily balance includes current transactions. Late payment fee is \$25. Over-the-limit fee is \$25

APR= Annual Percentage Rate DPR = Daily Periodic Rates

ADDITIONAL RATE REDUCTION OF 0.25% AVAILABLE ON LOANS WITH AUTO PAY*

(Reduction not available on Beat Your Rate, Home Equity Loans, Certificate-Secured Loans, Credit Cards, and Freedom Line of Credit)

ACCOUNT

PRIME HOME EQUITY LINE OF CREDIT

INTRODUCTORY 12-MONTH RATE 2.75%

Loan to Value	Tier 1	Tier 2	Tier 3	Tier 4
TO 80%	3.00%	3.25%	4.25%	5.25%

*Maximum rate may not exceed 6% plus the fully indexed rate

APR is subject to change after the 12-month introductory rate. Maximum APR: 9.00% to 11.25% floor rate of 3.00% No fees on first line of credit.

Home Equity Fixed Rate Loan also available - No introductory rate 15 yr. Amortization and 5 yr. Balloon payment. Fees apply on fixed rate.

ACCOUNT

	APR	W/ Auto Pay reduction	
Personal Loan	8.50%	8.25%	\$15,000 MAXIMUM
	10.50%	10.25%	\$15,000 MAXIMUM
	12.50%	12.25%	\$15,000 MAXIMUM
	14.50%	14.25%	\$10,000 MAXIMUM
	17.50%	17.25%	\$5,000 MAXIMUM
	18.00%	17.75%	\$5,000 MAXIMUM

ACCOUNT

ADVANCE + LOAN

Now there's an alternative to payday lending!

w/out saving component & terms less than 3 mos

28% \$200 \$1,000

w/ saving component & terms at least 3 mos

22% \$200 \$1,000

25% of loan will be deposited in a savings account available upon payoff

Terms: 1 to 6 months. Must be a TCCU member for at least 60 days. Must be in good standing. Credit report may be obtained. No credit history necessary. Loan terms greater than 3 months or more with a savings component may have a lower rate. **Application Fee: 1st loan \$20. Next 2 in 6-month period \$10 each**

SHARE-SECURED LOAN 3.25% **3.00%** UP TO 84 MONTHS

CERTIFICATE-SECURED LOAN ASK FOR DETAILS 3.0% above certificate rate UP TO 84 MONTHS

ACCOUNT

	DPR	APR	
FREEDOM LINE OF CREDIT	0.032	11.50%	\$15,000 MAXIMUM

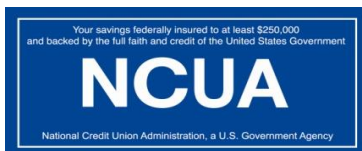
APR= Annual Percentage Rate DPR= Daily Periodic Rates

Penalty for late payments on consumer loans (excluding MasterCard): if your payment is more than 10 days late, you will pay a late charge of 5% of the payment due, \$15.00 All loans subject to credit approval. Actual rate received is determined by your credit qualifications

ADDITIONAL RATE REDUCTION OF 0.25% AVAILABLE ON LOANS WITH AUTO PAY*

*Auto Pay required from a TCCU account receiving direct deposit from a payroll entity.

(Reduction not available on Beat Your Rate, Home Equity Loans, Certificate-Secured Loans, Credit Cards, and Freedom Line of Credit)



*RATE DIFFERENTIAL BASED ON CREDIT SCORE