



1.0000% Loan Rates  
**TORRANCE COMMUNITY CREDIT UNION**  
 1511 Cravens Avenue  
 310-618-9111 \* Toll Free 866-618-9111  
 Consumer Loans - 1 866-507-2658 Option #1  
[www.torranceccu.org](http://www.torranceccu.org)  
 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.

For purposes of this disclosure, the dividend rate and annual percentage yield stated for the term share accounts were offered within the most recent seven calendar days and were accurate as of

March 22, 2018

\*Auto Rates shown include 0.25% reduction

New Auto Loans (includes motorcycles)		720+	680-719	640-679	600-639	550-599	0-549	Min Loan Amt.
90% LTV (90% or less loan to value)	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.
90% LTV (90% or more loan to value)	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.
90% LTV (90% or less loan to value)	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.
90% LTV (90% or more loan to value)	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/ Electronic Pymt	MAXIMUM	
<b>NEW RV</b>	7.24%	<b>6.99%</b>	UP TO 12 YEARS	<b>NEW! "PAYMENT SAVER" AUTO LOAN</b> <i>The "Lease Look-Alike" Loan</i> 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!
100% FINANCING	8.40%	<b>8.15%</b>		
Includes motor homes, travel trailers, boats and watercrafts	8.90%	<b>8.65%</b>		
	13.90%	<b>13.65%</b>		
	15.90%	<b>15.65%</b>		
	APR	w/ Electronic Pymt	MAXIMUM	
<b>NEW RV</b>	6.99%	<b>6.74%</b>	UP TO 12 YEARS	
80% FINANCING	8.15%	<b>7.90%</b>		
Includes motor homes, travel trailers, boats and watercrafts	8.65%	<b>8.40%</b>		
	13.65%	<b>13.40%</b>		
	15.65%	<b>15.40%</b>		
	APR	w/ Electronic Pymt	MAXIMUM	
<b>USED RV</b>	9.10%	<b>8.85%</b>	UP TO 7 YEARS	
LOW BLUE BOOK ONLY	9.65%	<b>9.40%</b>		
Includes motor homes, travel trailers, boats and watercrafts	10.15%	<b>9.90%</b>		
	15.15%	<b>14.90%</b>		
	17.15%	<b>16.90%</b>		

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).

NEW AUTO LOAN INCLUDES 100% OF THE PURCHASE PRICE INCLUDING SALES TAX, LICENSE AND MBI.

TCCU WILL FINANCE UP TO HIGH BLUE BOOK PLUS SALES TAX, LICENSE AND TCCU MBI ONLY

APY= Annual Percentage Yield, APR= Annual Percentage Rate (Reduction not available on Credit Card Loans, HELOC and Certificate-Secured Loans)

(Reduction not available on Credit Card Loans, HELOC and Certificate-Secured Loans)



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%

**\*Additional Rate Reductions:**

**.25% Auto Pay, .25% Fuel Efficient Vehicle**  
0.25% available on New or Used Fuel Efficient Vehicles with 30 COMBINED MPG. See Loan Officer for more details.  
Auto Pay Reductions not available on Beat Your Rate, Home Equity Loans and Certificate-Secured Loans, Credit Cards or Freedom Line of Credit)

\*RATE DIFFERENTIAL BASED ON CREDIT SCORE

Salvaged or Branded titles do not qualify



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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					

No Annual Fee for TCCU's ScoreCard travel and merchandise points program!  
 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 Fees on MasterCard or ScoreCard.**  
**There is no minimum finance charge. There are no transaction fees for purchases. There are no transaction fees for cash advances.**

The average daily balance includes current transactions. Late payment fee is \$25.00. Over-the-limit fee is \$15.00.

APR= Annual Percentage Rate DPR= Daily Periodic Rates

**ADDITIONAL RATE REDUCTION OF 0.25%, AVAILABLE ONLY ON NEW LOANS WITH ELECTRONIC PAYMENT**  
 (Reduction not available on Credit Card Loans, HELOC, and Certificate-Secured Loans)

**ACCOUNT**

**PRIME HOME EQUITY LINE OF CREDIT**

**INTRODUCTORY 12-MONTH RATE 2.75%**

Loan to Value TO 80%	Tier 1	Tier 2	Tier 3	Tier 4
	4.25%	4.75%	5.75%	6.75%

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

APR is subject to change after the 12-month introductory rate. Maximum APR: 10.25% to 12.75% Floor Rate 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**

**DEBT BUSTER LOAN**

APR	W/ Electronic Pyrmt	MAXIMUM
8.50%	8.25%	\$15,000
10.50%	10.25%	\$15,000
12.50%	12.25%	\$15,000
14.50%	14.25%	\$10,000
17.50%	17.25%	\$5,000
18.00%	17.75%	\$5,000

**ACCOUNT**

**ADVANCE + LOAN**

**APR MIN MAX**  
**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**

**FREEDOM LINE OF CREDIT**

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

**ADDITIONAL RATE REDUCTION, 0.25%, AVAILABLE ONLY ON NEW LOANS WITH ELECTRONIC PAYMENT (Reduction not available on Credit Card Loans, HELOC and Certificate-Secured Loans, Freedom Line of Credit or Beat Your Rate.)**



\*RATE DIFFERENTIAL  
 BASED ON CREDIT SCORE



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Share Rates

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. Rates may change without notice. Accounts are insured to at least \$250,000 by NCUA. For purposes of this disclosure, the dividend rate and annual percentage yield stated for the term share accounts were offered within the most recent seven calendar days and were accurate as of

March 22, 2018

ACCOUNT	DIVIDEND RATE APR	APY	VARIABLES	PD
<b>SHARES</b>	0.10%	0.10%	ALL BALANCES	PD QTRLY
<b>DRAFT</b>	0.00%	0.00%	ALL BALANCES	PD QTRLY
<b>MONEY MARKET</b>			MINIMUM DEPOSIT	
	0.00%	0.00%	\$0 to \$2,499.99	PD MONTHLY
	0.15%	0.15%	\$2,500.00 to \$9,999.99	PD MONTHLY
	0.19%	0.19%	\$10,000.00 to \$24,999.99	PD MONTHLY
	0.19%	0.19%	\$25,000.00 to \$49,999.99	PD MONTHLY
	0.22%	0.22%	\$50,000.00 to \$99,999.99	PD MONTHLY
	0.25%	0.25%	\$100,000.00 and up	PD MONTHLY
<b>TRADITIONAL IRA</b>	0.24%	0.24%	ALL BALANCES	PD QTRLY
<b>ROTH IRA</b>	0.24%	0.24%	ALL BALANCES	PD QTRLY
<b>COVERDELL EDUCATIONAL SAVINGS</b>	0.24%	0.24%	ALL BALANCES	PD QTRLY
<b>HOLIDAY CLUB</b>	0.10%	0.10%		PD ANNUALLY
Your rate and yield may change at any time at TCCU's discretion. Minimum balance of \$50 in share account to earn advertised annual percentage yield.				
<b>CERTIFICATES</b>			MINIMUM DEPOSIT	
		0.19%	30 days \$ 1,000	
		0.26%	60 days \$ 1,000	
		0.32%	90 days \$ 1,000	
		0.39%	6 MONTH \$ 1,000	PD MONTHLY
		0.44%	9 MONTH \$ 1,000	PD MONTHLY
		0.49%	12 MONTH \$ 1,000	PD MONTHLY
		0.54%	18 MONTH \$ 1,000	PD MONTHLY
		0.59%	24 MONTH \$ 1,000	PD MONTHLY
	0.39%	0.39%	KIDS CLUB (6 Month Term) \$ 250	PD MONTHLY
	0.39%	0.30%	TEEN CLUB (6 Month Term) \$ 250	PD MONTHLY
<b>IRA CERTIFICATES</b>				
	0.49%	0.49%	TRADITIONAL (12 Month Term) \$ 1,000	PD MONTHLY
	0.49%	0.49%	ROTH (12 Month Term) \$ 1,000	PD MONTHLY
	0.54%	0.54%	JUMBO TRADITIONAL (12 Month Term) \$ 50,000	PD MONTHLY
	0.54%	0.54%	ROTH (12 Month Term) \$ 50,000	PD MONTHLY
		0.00%		
	0.59%	0.59%	PLATINUM TRADITIONAL (12 Month Term) \$ 100,000	PD MONTHLY
	0.59%	0.59%	ROTH (12 Month Term) \$ 100,000	PD MONTHLY

**JUMBO CERTIFICATE RATES**

\$50,000 to \$99,999		
30 days	0.26%	0.26%
60 days	0.31%	0.31%
90 days	0.37%	0.37%
6 months	0.44%	0.44%
9 months	0.49%	0.49%
12 months	0.54%	0.54%
18 months	0.59%	0.59%
24 months	0.64%	0.64%

Platinum CD Rate - \$100,000 minimum				
	APR	APY		
30 days	0.29%	0.29%		
60 days	0.36%	0.36%		
90 days	0.42%	0.42%		
6 months	0.49%	0.49%		PD MONTHLY
9 months	0.54%	0.54%		PD MONTHLY
12 months	0.59%	0.59%		PD MONTHLY
18 months	0.64%	0.64%		PD MONTHLY
24 months	0.69%	0.69%		PD MONTHLY

CD accounts totaling \$100,000 will automatically roll over to the Platinum Rate

