

TCCU Loan Rates pg 1



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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
 Loan Addendum

Loan 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.

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

December 20, 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
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	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
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	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	
NEW RV	7.24%	6.99%	UP TO 12 YEARS	NEW! "PAYMENT SAVER" AUTO LOAN <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%	8.15%		
Includes motor homes, travel trailers, boats and watercrafts	8.90%	8.65%		
	13.90%	13.65%		
	15.90%	15.65%		
NEW RV	6.99%	6.74%	UP TO 12 YEARS	
80% FINANCING	8.15%	7.90%		
Includes motor homes, travel trailers, boats and watercrafts	8.65%	8.40%		
	13.65%	13.40%		
	15.65%	15.40%		
USED RV	9.10%	8.85%	UP TO 7 YEARS	
LOW BLUE BOOK ONLY	9.65%	9.40%		
Includes motor homes, travel trailers, boats and watercrafts	10.15%	9.90%		
	15.15%	14.90%		
	17.15%	16.90%		

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		INTRODUCTORY 12-MONTH RATE 2.75%			
PRIME HOME EQUITY LINE OF CREDIT		Tier 1	Tier 2	Tier 3	Tier 4
Loan to Value					
TO 80%		5.00%	5.00%	6.50%	7.50%

*Maximum rate may not exceed 6% plus the fully indexed rate
 APR is subject to change after the 12-month introductory rate. Maximum APR: 10.75% to 13.25% 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	APR	W/ Electronic Pyrmt	
DEBT BUSTER 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	APR	MIN	MAX	
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, 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

October 1, 2018

ACCOUNT	DIVIDEND RATE APR	APY	VARIABLES	PD
SHARES	0.15%	0.15%	ALL BALANCES	PD QTRLY
DRAFT	0.00%	0.00%	ALL BALANCES	PD QTRLY
MONEY MARKET			MINIMUM DEPOSIT	
	0.00%	0.00%	\$0 to \$2,499.99	PD MONTHLY
	0.20%	0.20%	\$2,500.00 to \$9,999.99	PD MONTHLY
	0.24%	0.24%	\$10,000.00 to \$24,999.99	PD MONTHLY
	0.24%	0.24%	\$25,000.00 to \$49,999.99	PD MONTHLY
	0.27%	0.27%	\$50,000.00 to \$99,999.99	PD MONTHLY
	0.30%	0.30%	\$100,000.00 and up	PD MONTHLY
TRADITIONAL IRA	0.29%	0.29%	ALL BALANCES	PD QTRLY
ROTH IRA	0.29%	0.29%	ALL BALANCES	PD QTRLY
COVERDELL EDUCATIONAL SAVINGS	0.29%	0.29%	ALL BALANCES	PD QTRLY
HOLIDAY CLUB	0.15%	0.15%		PD ANNUALLY
Your rate and yield may change at any time at TCCU's discretion. Minimum balance of \$5 in share account to earn advertised annual percentage yield.				
CERTIFICATES			MINIMUM DEPOSIT	
			30 days	
	0.29%	0.29%	\$ 1,000	
			60 days	
	0.36%	0.36%	\$ 1,000	
			90 days	
	0.42%	0.42%	\$ 1,000	
			6 MONTH	PD MONTHLY
	0.49%	0.49%	\$ 1,000	
			9 MONTH	PD MONTHLY
	0.54%	0.54%	\$ 1,000	
			12 MONTH	PD MONTHLY
	0.59%	0.59%	\$ 1,000	
			18 MONTH	PD MONTHLY
	0.64%	0.64%	\$ 1,000	
			24 MONTH	PD MONTHLY
	0.69%	0.69%	\$ 1,000	
			KIDS CLUB (6 Month Term)	PD MONTHLY
	0.49%	0.49%	\$ 250	
			TEEN CLUB (6 Month Term)	PD MONTHLY
	0.49%	0.49%	\$ 250	
IRA CERTIFICATES				
			TRADITIONAL (12 Month Term)	PD MONTHLY
	0.59%	0.59%	\$ 1,000	
			ROTH (12 Month Term)	PD MONTHLY
	0.59%	0.59%	\$ 1,000	
			JUMBO TRADITIONAL (12 Month Term)	PD MONTHLY
	0.64%	0.64%	\$ 50,000	
			ROTH (12 Month Term)	PD MONTHLY
	0.64%	0.64%	\$ 50,000	
			PLATINUM TRADITIONAL (12 Month Term)	PD MONTHLY
	0.69%	0.69%	\$ 100,000	
			ROTH (12 Month Term)	PD MONTHLY
	0.69%	0.69%	\$ 100,000	

JUMBO CERTIFICATE RATES

\$50,000 to \$99,999		
30 days	0.36%	0.36%
60 days	0.41%	0.41%
90 days	0.47%	0.47%
6 months	0.54%	0.54%
9 months	0.59%	0.59%
12 months	0.64%	0.64%
18 months	0.69%	0.69%
24 months	0.74%	0.74%

Platinum CD Rate - \$100,000 minimum

	APR	APY	
30 days	0.39%	0.39%	
60 days	0.46%	0.46%	
90 days	0.52%	0.52%	
6 months	0.59%	0.59%	PD MONTHLY
9 months	0.64%	0.64%	PD MONTHLY
12 months	0.69%	0.69%	PD MONTHLY
18 months	0.74%	0.74%	PD MONTHLY
24 months	0.79%	0.79%	PD MONTHLY

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

