



# SAINT JAMES PARISH CREDIT UNION INC.

## AUTO LOANS

MODEL YEAR 2016 OR NEWER	3.24% APR* (60 months or less)  Add .20% (61-72 mo) Add .50% (73-84mo/min 20K)	MODEL YEAR 2009-2011	5.24% APR* (48 months or less)  Add .20% (49-60mo/min 10K) Add .50% (61-72mo/min 15K)
MODEL YEAR 2012-2015	4.24% APR* (60 months or less)  Add .20% (61-72 mo) Add .50% (73-84mo/min 20K)	MODEL YEAR 2008-older	6.99% APR* (48 months or less)

\* APR of base rate

### BOAT/MOTORCYCLE/CAMPER/RV/WATER CRAFT

Add additional 3% to Auto Loan Rate

### SMALL BUSINESS / COMMERCIAL AUTO LOANS\*

Business Loans – Household use type vehicles (same as consumer rates above)

Commercial Loans - Add additional 2% to Auto Loan Rate

(\*primary borrower is a business)

### REFINANCE OF EXISTING ST. JAMES LOAN

Add 1% if refinance does not include at least \$5,000 new funds

### BASE ANNUAL PERCENTAGE RATE (APR) – BASED ON CREDIT SCORE / REFLECTIVE RATE PRICING

Base Rate \* for A & A+ score and up to 125% of Clean Retail NADA w/Gap allowable

Add 1.00% for B score

Add 3.00% for C score

Add 6.00% for D score

Add 8.00% for F score

### GUARANTEE ASSET PROTECTION (GAP+)

AVAILABLE FOR JUST \$245 OVER LIFE OF LOAN \* (check pricing)

- Pays GAP between loan balance and insurance settlement if auto is stolen or totaled\*
  - Pays your insurance deductible\*
  - Pays \$1000 for new loan with STJPCU after settlement is paid \*

\*Ask for complete details regarding these features and benefits

**NO APPLICATION FEES...NO DOCUMENT PREP FEES...**

**GET PRE-APPROVED BEFORE YOU SHOP...**

**CALL US IF YOU ARE OFFERED A BETTER DEAL AND WE'LL COMPARE!**

APPLY ONLINE AT [WWW.STJPCU.COM](http://WWW.STJPCU.COM)\* or call MEMBERLINE 513-385-5921

(\* excludes Real Estate Secured Loans/Rates Subject to Change Without Notice. Effective date: 5/9/2017)

SAINT JAMES PARISH CREDIT UNION, INC., 6195 CHEVIOT RD, CINCINNATI, OH 45247 FAX: 513-385-0199



# SAINT JAMES PARISH CREDIT UNION INC.

## PERSONAL LOANS

<b>UNSECURED</b>	<b>\$5000 OR LESS</b> 12.99% APR* 36 months Limited to 1.5 times monthly gross income for score B or less. Limited to 2.5 times monthly gross income for A/A+	<b>\$5001 to \$10,000 (max)</b> 12.99% APR* 48 months Limited to 2.5 times monthly gross income for A/A+	Note: \$5001 & above unsecured only available for A/A+ borrowers.  Use Reflective Rate Pricing for Approved Loans. (See page 1)  Unsecured rate applies for auto loans where auto value is less than loan amount.  * APR of base rate
<b>SECURED</b>	<b>SHARE SECURED</b> 6.25% APR* 36 months	<b>STOCK SECURED</b> 10.00% APR* 36 months Maximum loan not to exceed 50% of value. Limited to \$25,000.	

## HOME EQUITY LOANS

<b>HOME EQUITY FIXED RATE</b>	<b>UP TO 5 YRS</b> 5.00% APR*	<b>UP TO 10 YRS</b> 5.75% APR*	Minimum loan \$4000 Longer Terms Available \$100 Application Fee + Out of Pocket 80% LTV Ratio
<b>HOME EQUITY LINE VARIABLE RATE</b>	RATE BASED ON WALL STREET PRIME Variable Rate / Changes Quarterly 5 Yr Draw Period / 10 Year Payback Period		Minimum \$5,000 / Max \$100,000 Minimum \$2000 Draws \$100 Application Fee + Out of Pocket 80% LTV Ratio
<b>LOANS (Reflective Pricing)</b> Add 1.50% for B score Add 2.50% for C score Add 3.50% for D score Add 4.50% for F score	<b>LINES (Reflective Pricing)</b> Subtract .50% for A/A+ Prime Rate for B score Add 1.00% for C score Add 2.00% for D score Add 3.00% for F score	<b>LINES (A/A+)*</b> Subtract .50% for \$50K + Subtract .25% for \$25-\$49K  * Additional adjustment	<b>NMLS: <a href="http://WWW.NMILSCONSUMERACCESS.ORG">WWW.NMILSCONSUMERACCESS.ORG</a></b> Julianne Bruzina #466343 Mildred Nie #478637 STJPCU #462490 To verify real estate loan performance for credit union and Real Estate Lending Officers

ELIGIBILITY: Must be member of St. James Parish Credit Union. Rates quoted are based on Reflective Rate Pricing — credit scoring models are used to establish what rate will apply to approved loans. \*Base rate is a score of 680 or above (unless otherwise indicated) obtained from Experian Credit Reporting Agency. STJPCU reserves the right to use either the FICO score (as shown) or a VANTAGE score if it provides the borrower a better rate. Rates subject to change without notice.  
 Effective date: 5/9/2017 APPLY ONLINE AT: [WWW.STJPCL.COM](http://WWW.STJPCL.COM) OR CALL 513-385-5921 (REAL ESTATE SECURE LOANS NOT AVL ONLINE AT THIS TIME)

