



Loan Rates

Effective October 29, 2008

Fox Communities Credit Union has adopted a "merit based" system for determining rates. This means the better your credit experience, the lower your rate. Unless otherwise noted, the rates below are the best available.

New - 2006 Vehicles, Boats & Stocks

	Base Rate	w/ Autopay	w/ autopay from FCCU checking
up to 36 Months	4.99%	4.74%	4.49%
37-48 Months	5.24%	4.99%	4.74%
49-60 Months	5.49%	5.24%	4.99%

(longer terms are available - please ask a loan officer for assistance)

New - 2002 Campers, Cycles, ATV's, Snowmobiles, Recreation, & 2002-2005 Autos & Boats = **Above Rate + 1.00%** (normal max. term 48 months)

Used (2001 - 1998): Vehicles, Boats, Campers, Cycles, ATV's, Snowmobiles, Recreation, Mobile Homes & Misc = **Above Rate + 2.00%** (normal max. term 36 months)
Collateral older than model year listed will receive unsecured rate.

Home Equity (closed end)

	Base Rate	w/ Autopay	w/ autopay from FCCU checking
3 year term/balloon	5.49%	5.24%	4.99%
5 year term/balloon	5.79%	5.54%	5.29%

Home Equity Line of Credit

Prime rate as published in the Wall Street Journal minus .50%.
Current Rate = 4.00% (4.50%-.50%). Ask Loan Officer for rate when Loan to Value exceeds 80%.

Kwik Cash

12.90%

Unsecured Loans

(closed end)
10.40%

Mortgage Rates

*Please ask for rates or visit www.foxcu.org

We offer a variety of mortgage loan options to choose from, including fixed rate mortgages, adjustable rate mortgages, and balloon mortgages. Call or email one of our mortgage professionals to answer any of your questions or to ask for advice.

- * Free Pre-Approvals
- * Free Bi-Weekly Payments Available
- * Local Decision Making & Local Servicing

Construction

No Points 5.99%

Lot Loans

2 year balloon 5.99%
3 year balloon 6.49%

(20% minimum down payment) Ask Loan Officer for rate when Loan to Value exceeds 80%.

Platinum Credit Cards

Premier 9.90%
Rewards 10.90%

Home Equity Line of Credit Special

4.29% locked in for 1 year**
Limited Time Offer!

**Certain Restrictions Apply

