



**UTILITY DISTRICT CREDIT UNION  
LOAN POLICY AND RATES  
EFFECTIVE  
April 1, 2008**

<b>Loan Types</b>	<b>Maximum Terms</b>	<b>Amount Financed</b>	<b>APR Interest Rates</b>
<b>Unsecured</b>			
Signature	6 to 36 Months	\$100 to 5000 (see Unsecured Chart)	8.99%
Signature	48 Months		9.99%
Line of Credit "Cash Flow"	Open-end	\$500 to \$10,000 (see Unsecured Chart)	9.99%
<b>Share Secured</b>	Maximum 120 months	90% of unencumbered shares	4.50%
<b>Automobile</b>			
<b>All auto loans include tax, license and service policies</b>			
New Auto	72 Months	100% financing of purchase price	6.75%
	60 Months	100% of high Blue Book or sales price, whichever is less	6.25%
	48 Months	100% of high Blue Book or sales price, whichever is less	5.75%
Used Auto	60 Months	100% of high Blue Book or sales price, whichever is less	6.25%
	48 Months	100% of high Blue Book or sales price, whichever is less	5.75%
<b>Used auto loans available on cars up to three years out of the Blue Book</b>			7.75%
<b>Recreational Vehicles</b>			
New RV	120 Months	100% of sales price	6.00%
Used RV	72 Months	90% of high Blue Book or sales price, whichever is less	8.00%
<b>New Motorcycle</b>	36 Months	90% of purchase price	10.99%
<b>Real Estate</b>	<b>Note: All real estate loans, including FHA's, are subject to a loan fee. Borrower to pay for appraisal and closing costs, as well as any additional fees that may be incurred. Loans on owner occupied property and refinances - no purchase loans.</b>		
<b>Home Improvement - FHA</b>	84 Months (maximum)	\$25,000 - Must meet FHA Title I Requirements <b>SUBJECT TO FUNDS AVAILABILITY</b>	6.75%
<b>First Trust Deeds</b>	15yrs 20yrs 25yrs	\$5,000 to \$400,000 (80% of appraised value)	5.75% 5.95% 6.15%
<b>Second Trust Deeds</b>	15yrs 20yrs 25yrs	\$5,000 to \$200,000 (80% of appraised value minus 1st)	6.00% 6.25% 6.50%

CHECK WITH THE CREDIT UNION FOR SPECIALS THAT MAY BE HELD ON LOANS  
**NO PREPAYMENT PENALTY ON ANY UDCU LOAN - ALL UNSECURED & AUTO LOANS ARE SUBJECT TO A NON-REFUNDABLE REFINANCE FEE**  
 The Credit Union's Board of Directors reserves the right to change the rates or policies at any time.

**All loans are subject to a loan cancellation fee of \$25.00**

Last Updated: 4/15/2008



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