

### OTHER TITLE SECURED LOANS

(Boats, Motorcycles, ATVs, Box-Trailers, & Motor Homes, etc.)

<b>NEW</b> other title secured (100% of Sticker)	<b>TERM</b>	<b>RATE as low as</b>
*Includes refinancing on	36 Months	2.75%
"Other Lender Contract"	48 Months	3.75%
within 6 months of purchase	60 Months	3.99%
	72 Months	4.25%

\*Includes vehicles 2012 or newer with fewer than 10,000 miles

**USED** other title secured

<b>2008 or Newer</b>	<b>TERM</b>	<b>RATE as low as</b>
*Maximum amount of NADA value	36 Months	4.75%
	48 Months	4.75%
	60 Months	5.00%

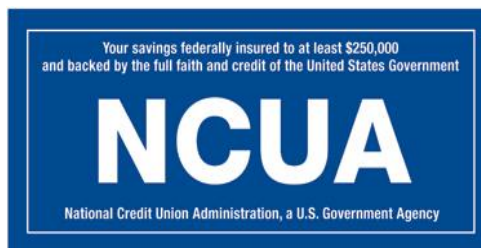
**USED** other title secured

<b>2006 - 2007</b>	<b>TERM</b>	<b>RATE as low as</b>
*Maximum amount of NADA value	36 Months	6.50%
*Includes OLDER titles with NADA "Clean Retail Value" over \$15,000	48 Months	6.75%
	60 Months	7.00%

**USED** other title secured

<b>2005 and older</b>	<b>TERM</b>	<b>RATE as low as</b>
*Maximum amount of NADA value	36 Months	6.50%

Your Credit Union is backed by the full faith and credit of the U.S. Government by the National Credit Union Administration (NCUA). The National Credit Union Share Insurance Fund (NCUSIF), which works just like the FDIC, insures deposits up to at least \$250,000. Detailed information on insurance can be found online at [www.ncua.gov](http://www.ncua.gov) in the Share Insurance Toolkit section.



~Equal Opportunity Lender

Please feel free to call us with your questions @ (724) 845-8923 or utilize our informational website to answer your question when the office is closed. There are loan starter applications available and a loan calculator to help figure payments.

[www.alleghenymetalfcu.org](http://www.alleghenymetalfcu.org)

## LOAN RATES

As of January 17, 2013

### ALLEGHENY METAL FEDERAL CREDIT UNION

260 Pershing Avenue  
Leechburg, PA 15656  
Phone: (724) 845-8923  
Fax: (724) 845-7452

[www.alleghenymetalfcu.org](http://www.alleghenymetalfcu.org)



## LOAN RATES EFFECTIVE 01-17-2013

\*\*\* Loan rates are subject to change\*\*\*

<b>NEW car, truck, van or SUV</b> (100% of Sticker)	<b>TERM</b>	<b>RATE as low as</b>
	36 Months	1.75%
*Includes refinancing on "Other Lender Contract" within 6 months of purchase	48 Months	2.49%
	60 Months	2.49%
	72 Months	2.99%

\*Includes vehicles 2012 or newer with fewer than 10,000 miles

<b>USED car, truck, van or SUV</b> <b>2008 or Newer</b>	<b>TERM</b>	<b>RATE as low as</b>
*Maximum amount of NADA value	Up to 36 Months	2.99%
	48 Months	2.99%
	60 Months	2.99%

<b>USED car, truck, van or SUV</b> <b>2006 to 2007</b>	<b>TERM</b>	<b>RATE as low as</b>
*Maximum amount of NADA value	Up to 36 Months	5.00%
	48 Months	5.00%
*Includes OLDER vehicles with NADA "Clean Retail Value" over \$15,000	60 Months	5.00%

<b>USED car, truck, van or SUV</b> <b>2005 and older</b>	<b>TERM</b>	<b>RATE as low as</b>
*Maximum amount of NADA value	36 Months	5.0%

### HOME EQUITY LOANS

<b>FIXED RATE</b>	<b>TERM</b>	<b>RATE as low as</b>
*Minimum of \$15,000	5 Years	3.75%
*Over \$50,000 needs a Board Approval	6 to 10 Years	4.00%
	11 to 15 Years	4.25%

NO FEES IF KEPT THROUGH 60 MONTHS  
CALL THE CREDIT UNION FOR DETAILS

### MOBILE HOME LOANS

<b>FIXED RATE</b>	<b>TERM</b>	<b>RATE as low as</b>
	5 Years	7.00%
	6 Years	7.50%
	7 Years	8.00%
	8 Years	8.50%
	9 Years	9.00%
	10 Years	9.50%

### 100% SHARE

<b>SECURED LOANS</b>	<b>TERM</b>	<b>RATE as low as</b>
	Up to 36 Months	1.25%
	48 Months	1.50%
	60 Months	1.99%

<b>SIGNATURE LOANS</b>	<b>TERM</b>	<b>RATE as low as</b>
\$12,000 Maximum	12 Months	6.00%
	24 Months	6.00%
	36 Months	6.50%
	48 Months	7.50%
	60 Months	8.00%

### Risk Based Lending

AMFCU uses a risk based lending policy to determine a member's interest rate. In grading a loan application, the credit bureau provides a calculated national risk score, which is then matched to a letter score of A, B, C, D, or F. Rates have been set according to a corresponding letter grade. The letter grade of A would receive our best rate, while tiers B, C, D, and F grades would each receive a slightly higher interest rate. Rates are based on credit risk, vehicle year, term and amounts financed.

The purpose in offering risk based loans is to help as many members as possible. We recognize that certain members represent more risk than others. We will not grant loans where the probability of repayment is very doubtful. We recognize the importance of managed risk. We also recognize members who are charged unfavorable rates with other lenders that we could help with a managed risk program that saves these members substantial money while helping them rebuild their credit.

**APR – Annual Percentage Rate.** AMFCU assumes no responsibility for errors or omissions. Please contact the credit union to verify any rates or additional information.

### REQUIRED LOAN DOCUMENTS: (Please call if you have questions)

The following documents are required from the member (and co-signer) when applying for a loan:

#### Vehicle Loan

- Proof of income for last 3-4 weeks for vehicle owner
  - Pay stubs
  - Pension
  - Social Security & Disability
- Current Proof of Insurance on vehicle
- Buyers order from dealership or copy of title from private owner.
- If Refinancing, at least one payment must have been made & we need the following information
  - Vehicle Registration in your name
  - Current billing statement or payment book
  - 10 –day pay off (after last payment clears)
  - Mailing address for payoff (may be different than normal payment address)

#### Personal Loan

- Proof of income for last 3-4 weeks
  - Pay stubs
  - Pension
  - Social Security & Disability
- Spouse if married
  - Pay stubs
  - Pension
  - Social Security & Disability

#### Home Equity Loan Requirements before Applying

- You must have at least 20% equity in your property
- The Credit Union must be in either 1<sup>st</sup> or 2<sup>nd</sup> position on the property
- LINES OF CREDIT count as a lien against your property
- Property cannot be held in "TRUSTS"
- The property must be your primary residence

#### Home Equity Loan Required Documents

- Current paid property taxes
- W-2 forms for the employed homeowner and spouse if married
- Proof of income for last 3-4 weeks for homeowner and spouse if married
  - Pay stubs
  - Pension
  - Social Security & Disability
- Current Homeowners Insurance Policy pages which provide dollar amounts of insurance on the dwelling and/or other structures
- If there is a first mortgage, you must have the Mortgage Co. fax the current payoff balance to the Credit Union