

## AUTO, MOTORCYCLE & RV LOAN RATES

Auto Loans		New or Used	
Term	Min Loan Amt	APR <sup>1</sup>	Est Mo Payment / \$1,000
≤ 4 Years	\$5,000	4.49% - 13.49%	\$22.80 - \$27.08
5 Years	\$10,000	4.99% - 13.99%	\$18.87 - \$23.27
6 Years	\$15,000	5.49% - 14.49%	\$16.34 - \$20.88
7 Years <sup>2</sup>	\$25,000	5.99% - 9.49%	\$14.61 - \$16.35

Motorcycle Loans		New		Used	
Term	Min Loan Amt	APR <sup>1</sup>	Est Mo Pmt / \$1k	APR <sup>1</sup>	Est Mo Pmt / \$1k
3 Years	\$1,500	4.49% - 14.24%	\$29.74 - \$34.29	4.74% - 14.49%	\$29.86 - \$34.41
4 Years	\$5,000	4.49% - 14.24%	\$22.80 - \$27.45	4.74% - 14.49%	\$22.92 - \$27.57
5 Years	\$10,000	4.49% - 14.24%	\$18.64 - \$23.39	4.74% - 14.49%	\$18.76 - \$23.52
6 Years	\$15,000	4.99% - 16.24%	\$16.10 - \$21.83	5.24% - 16.49%	\$16.22 - \$21.97
7 Years	\$25,000	5.49% - 10.49%	\$14.37 - \$16.86	5.74% - 10.74%	\$14.49 - \$16.99

First-Time Buyer Auto Loans		New or Used	
Term	Min Loan Amt	APR <sup>1</sup>	Est Mo Payment / \$1,000
3 Years	\$1,500	5.49% - 15.24%	\$34.79 - \$85.74
4 Years	\$5,000	5.49% - 15.24%	\$23.26 - \$27.96
5 Years	\$10,000	5.49% - 15.24%	\$19.10 - \$23.93
6 Years	\$15,000	5.99% - 17.24%	\$16.58 - \$22.38

RV, Boat & Dirt Bike Loans		New or Used	
Term	Min Loan Amt	APR <sup>1</sup>	Est Mo Payment / \$1,000
5 Years	\$2,500	5.49% - 7.74%	\$20.16 - \$85.84
6 - 7 Years	\$15,000	6.49% - 8.74%	\$19.57 - \$17.90
8 - 9 Years	\$30,000	7.49% - 9.74%	\$13.89 - \$13.95
10 - 12 Years	\$50,000	8.49% - 10.74%	\$12.40 - \$12.39
13 - 15 Years	\$50,000	10.49% - 11.74%	\$11.78 - \$11.85

Classic Auto Loans		New or Used	
Term	Min Loan Amt	APR <sup>1,3</sup>	Est Mo Payment / \$1,000
3 Years	\$1,500	3.99% - 8.24%	\$31.45 - \$85.18
4 Years	\$5,000	3.99% - 8.24%	\$22.58 - \$24.53
5 Years	\$10,000	3.99% - 8.24%	\$18.42 - \$20.40
6 Years	\$15,000	4.49% - 8.74%	\$15.88 - \$17.90
7 Years	\$25,000	4.99% - 7.99%	\$14.14 - \$15.59

Vehicle Value Loans		New or Used	
Term	Min Loan Amt	APR <sup>1,4</sup>	Est Mo Payment / \$1,000
3 Years	\$1,500	4.49% - 14.24%	\$34.30 - \$85.38
4 Years	\$5,000	4.49% - 14.24%	\$22.80 - \$27.46
5 Years	\$10,000	4.49% - 14.24%	\$18.64 - \$23.53
6 Years	\$15,000	4.99% - 9.24%	\$16.11 - \$18.15

<sup>1</sup>APR = Annual Percentage Rate. Rates are subject to change without notice, are based on creditworthiness, and may require a down payment. Maximum rate of 18%. An additional 0.25% discount is available with a down payment of at least 10%. Some restrictions apply. Vehicles with mileage in excess of 150,000 may be subject to a rate adjustment of 1%. <sup>2</sup>Teen Auto Loans only available up to 6 years. Teen must be at least 16 years old to apply. Parent required on account and must meet credit qualifications. <sup>3</sup>Certified appraisal required. <sup>4</sup>Inspection may be required.

## HOME EQUITY LOAN RATES

Home Equity Lines of Credit		
Interest-Only HELOC	Traditional HELOC	Traditional HELOC
Owner Occupied APR <sup>5,6</sup>	Owner Occupied APR <sup>5</sup>	Non-Owner Occupied APR <sup>5</sup>
7.75% - 9.50%	7.50% - 12.50%	8.50% - 10.50%

Home Equity Loans		
Term	Owner Occupied APR <sup>5</sup>	Non-Owner Occupied APR <sup>5</sup>
5 Years	5.50% - 7.50%	6.50% - 7.50%
10 Years	6.00% - 8.00%	7.00% - 8.00%
15 Years	6.50% - 8.50%	7.50% - 8.50%
20 Years	7.00% - 9.00%	

<sup>5</sup>APR = Annual Percentage Rate. Based on Prime Rate of 7.50% as of 12.15.22 plus a 0% - 5% margin and applicable LTV = rate, subject to creditworthiness. Floor rates range from 4% to 8%. Annual cap is 2%, and lifetime cap is 6%, above the fully indexed rate at the time of origination. Minimum loan amount is \$25,000. Sample payment based on a \$25,000 loan for 5 years at 5.50% APR would be \$477.52. Processing fees can range from \$487 to \$1,337 for California and \$312 to \$1,192 for Nevada, paid by the borrower. <sup>6</sup>Not available on non-owner occupied dwellings. Additional fees may apply.

## PERSONAL LOAN RATES

Lines of Credit		
Term	APR <sup>7</sup>	Daily Periodic Rate
Revolving	14.75% - 18.00%	0.040410% - 0.049315%

Signature Loans			
Term	Min Amount	APR <sup>7</sup>	Est Mo Payment / \$1,000
2 Years	\$250	8.50% - 13.50%	\$45.46 - \$47.78
4 Years	\$2,500	9.50% - 14.50%	\$25.13 - \$27.59
5 Years	\$5,000	10.50% - 18.00%	\$21.50 - \$25.40

Certificate Secured Loans		
Term	Min Amount	APR <sup>7</sup>
Options up to 5 years <sup>8</sup>	Secure 100% of amount borrowed	Certificate rate + 2%

Credit Builder Loans			
Term	Min Amount	APR <sup>7</sup>	Est Mo Payment / \$1,000
9 Months <sup>9</sup>	\$500	5.50%	\$113.67
2 Years	\$500	5.50%	\$44.10
4 Years	\$2,500	6.00%	\$23.49
5 Years	\$5,000	6.50%	\$19.57

<sup>7</sup>APR = Annual Percentage Rate. <sup>8</sup>Interest must be paid annually, if not on a repayment plan option. Maximum loan amount is based on creditworthiness and ability to repay. \$1,000 minimum loan amount. Maximum rate of 18%. <sup>9</sup>Teen Credit Builder Loans only.

## VISA CREDIT CARDS

	Intro APR <sup>10,11</sup>	Variable APR	Fixed APR
Platinum	2.90%	14.25% - 18.00%	
Platinum Rewards	2.90%	15.25% - 18.00%	
Secured Platinum		14.00%	
Teen Platinum <sup>12</sup>	2.90%		12.50%

<sup>10</sup>APR = Annual Percentage Rate. Variable rates based on Prime Rate of 7.50% as of 12.15.22 plus a 6.75% - 14.00% margin. <sup>11</sup>Standard introductory period is six billing cycles. All rates based on creditworthiness. Limits \$1,000 to \$50,000, \$500 for Teens. \$10 or 3% transaction fee on Balance Transfers and Cash Advances, whichever is greater. 1% foreign transaction fee. <sup>12</sup>Teen must be at least 16 years old to apply. Parent required on account and must meet credit qualifications.

## CHECKING & SAVINGS RATES

Checking Accounts	Dividends <sup>13</sup>	APY <sup>14</sup>	Compounds
Rewards Checking	0.05%	0.05%	Monthly
Free Checking	0.00%	0.00%	
Checkless Checking	0.00%	0.00%	
Teen Checking	0.00%	0.00%	
Health Savings Checking	0.05%	0.05%	Monthly

Savings Accounts	Dividends <sup>13</sup>	APY <sup>14</sup>	Compounds
Prime Savings	0.05%	0.05%	Quarterly
Super Saver	0.10%	0.10%	Quarterly
IRA Savings	0.10%	0.10%	Monthly
Vacation & Holiday Club <sup>15</sup>	0.05%	0.05%	Monthly
Youth Savings <sup>16</sup>	0.05%	0.05%	Quarterly
Youth Super Saver <sup>16</sup>	0.10%	0.10%	Quarterly

## Certificate & IRA Accounts

Term <sup>17</sup>	Dividends <sup>13</sup>	APY <sup>14</sup>	Compounds
91 Days <sup>18</sup>	0.50%	0.50%	At maturity
6 Months <sup>18</sup>	1.24%	1.25%	Monthly
12 Months	1.98%	2.00%	Monthly
18 Months	2.13%	2.15%	Monthly
24 Months	2.28%	2.30%	Monthly
36 Months	2.37%	2.40%	Monthly
48 Months	2.57%	2.60%	Monthly
60 Months	2.72%	2.75%	Monthly

## Money Market Accounts

Balance	Dividends <sup>13</sup>	APY <sup>14</sup>
\$0 - \$24,999.99	0.75%	0.75%
\$25,000 - \$49,999.99	0.95%	0.95%
\$50,000 - \$99,999.99	1.24%	1.25%
\$100,000 - \$249,999.99	1.49%	1.50%
\$250,000 or >	1.98%	2.00%

## Premier Money Market Accounts

Balance	Dividends <sup>13</sup>	APY <sup>14</sup>
\$500,000 - \$749,999.99	2.23%	2.25%
\$750,000 - \$999,999.99	2.47%	2.50%
\$1,000,000 or >	2.95%	2.99%

<sup>13</sup>Dividends are calculated on the Daily Balance Method. <sup>14</sup>APY = Annual Percentage Yield. Your statement will show the actual Annual Percentage Yield Earned (APYE), which may be different from the APY. <sup>15</sup>One scheduled distribution per year on both Vacation and Holiday accounts - June 1 and November 1, respectively. Both accounts carry an early withdrawal fee of \$15. <sup>16</sup>Open to members under 18. <sup>17</sup>Early withdrawal subject to penalty on all Certificates and could reduce the earnings on the account. <sup>18</sup>Terms not available on IRAs.

## FEES & CHARGES

ATM surcharge	\$2	Free when using SCE FCU or CO-OP Network ATMs
Bill Pay	\$5	Expedited payment – electronic
	\$20	Expedited payment – check
Checks	at cost	Personal and Business
Check copies	\$2	Two free per statement
Coin deposit	5%	Of amount redeemed by members, waived on Youth accounts
	10%	Of amount redeemed by non-members

Courtesy Pay (paid item) <sup>19</sup>	\$26	No fee if overdrawing available account balance by \$5 or less or if the transaction is \$5 or less and paid by using Courtesy Pay; no more than four Courtesy Pay fees per day per account
Debit card replacement	\$5	
Deposit adjustments	\$2.50	
DMV services	\$50	Title transfers, lease buyouts, private party and out-of-state sales
Early withdrawal	\$15	Club and Super Saver (two free per year); Youth Super Saver (four free per year)
Escheat	\$2	
Foreign collection item	\$30	Canada
	\$45	All other countries
Home Equity Line demand	\$40	
Home Equity Line demand update	\$20	
Home Equity Subordination	\$250	
Inactive account fee	\$5	No activity in 12 months – waived with balances >\$250 or for members under 18
IRA transfer	\$25	In transferring to another financial institution
Legal action	\$50	Tax levies, judgments, garnishments or subpoenas
Loan document copy	\$10	
Loan modification	\$50	
Medallion stamp	\$25	
Non-member check cashing	\$5	
Notary	\$5	\$2.50 each additional signature
Official check	\$3	One free per day
Online or phone payment	\$12.50	Phone-assisted payment
	\$10	One-time online ACH or debit payment
	\$6.50	Recurring automatic online ACH or debit payments
Photocopies	20¢	
Research	\$24	Per hour
Return deposited item	\$15	\$25 for deposited or cashed check on account with same ownership or on loan payment
Return item/NSF	\$26	(Non-Sufficient Funds) Per item each time presented and/or if paid and not covered by Courtesy Pay
Return mail	\$5	Up to \$30 refund with correction
Rewards Checking <sup>20</sup>	Free	With eStatements and monthly electronic deposit of \$500
Safe deposit box annual fee <sup>21</sup>	\$50	3x5"
	\$75	5x5"
	\$125	3x10"
	\$150	5x10"
	\$175	10x10"
Skip payment	\$30	Limit two per year
Special delivery for card or PIN	at cost	
Statement copies	\$3	Per statement
Stop payment	\$10	Checks and Bill Pay
	\$25	Official check
Temporary checks	\$2	Two pages, four checks per page
Verification of Deposit or Mortgage	\$15	
Visa Gift Cards (at select branches)	\$2.50	\$10 replacement
Wire transfers	\$15	Domestic
	\$30	International

<sup>19</sup>Including checks, automated debits (ACH), debit card transactions, bill payments and point-of-sale transactions. <sup>20</sup>\$5 per month without eStatements or Electronic Deposit; \$10 per month without either. <sup>21</sup>Safe deposit boxes and their contents are not insured by NCUA, are not available at all branches and are subject to availability.