

MOAPA VALLEY FEDERAL CREDIT UNION

LOAN RATES

EFFECTIVE: OCTOBER 6, 2010

NEW OR USED VEHICLES

NEW-100% OF PURCHASE PRICE
USED- THE LOWER OF PURCHASE PRICE
OR 90% OF RETAIL KELLEY BLUE BOOK
VALUE AS ADJUSTED FOR MILEAGE AND
OPTIONS.

7 YEARS OR NEWER

UP TO 36 MONTHS	4.50% APR.	PROMO RATE
UP TO 48 MONTHS	4.50%	PROMO RATE
UP TO 60 MONTHS	4.50%	PROMO RATE
UP TO 72 MONTHS	4.75%	PROMO RATE
VEHICLE 8-14 YEARS OLD	8.75%	
VEHICLE 15-21 YEARS OLD	10.25%	

MOTORCYCLE, JET SKIS, SNOWMOBILES, ETC.

NEW- UP TO 100% OF PURCHASE PRICE
USED- UP TO 90% OF WHOLESALE VALUE, AS
ADJUSTED FOR MILEAGE AND OPTIONS.

UPTO 36 MONTHS, ANY AMOUNT	7.50% APR.
UPTO 48 MONTHS, \$4,000 MIN.	7.50%
UPTO 60 MONTHS \$8,000 MIN.	7.50%

NEW RV, MOTORHOME, CAMPER, BOAT

90% OF PURCHASE PRICE.

UP TO 60 MONTHS, ANY AMOUNT	7.50% APR.
UP TO 72 MONTHS, \$13,000 MIN.	7.50%
UP TO 84 MONTHS, \$18,000 MIN.	7.50%
UP TO 120 MONTHS, \$23,000 MIN.	7.50%

USED RV, MOTORHOME, CAMPER, BOAT

UP TO 90% OF WHOLESALE BOOK VALUE.
SAME FINANCING AS NEW.

SIGNATURE

UP TO 12 MONTHS, ANY AMOUNT	13.00%
UP TO 24 MONTHS, \$1,500 MIN.	13.50%
UP TO 36 MONTHS, \$2,500 MIN.	14.00%
UP TO 48 MONTHS, \$3,500 MIN.	14.50%
UP TO 60 MONTHS, \$5,000 MIN.	15.00%

VISA

NO ANNUAL FEE. 12.95%

OVERDRAFT PROTECTION

\$500.00 MIN. 14.50%

WATER SHARES

80% CURRENT MARKET VALUE 7.75%

EQUIPMENT 3% OVER VEHICLE RATE
70% LTV

SHARE SECURED/CERTIFICATE SECURED

SHARE OR CERTIFICATE DIVIDEND RATE PLUS
3%. (Min. 6%) MIN. PAYMENT \$50.00 PER MONTH. \$300.00
MIN. LOAN. IRA SHARES ARE NOT ELIGIBLE.

MOBILE HOMES (NO LAND)

NEW OR USED UP TO 80% OF TOTAL PURCHASE
PRICE, NOT TO EXCEED 100% OF INVOICE. REFINANCE.
UP TO 80% OF WHOLESALE BOOK VALUE. UP TO 120 MO.

11.00% APR	10 YEARS MAX
13.00%	OVER 10 YEARS

MOBILE HOMES(WITH LAND NOT CONVERTED)

NEW OR USED UP TO 80% OF PURCHASE PRICE OR
APPRAISED VALUE. UP TO 240 MO.

8.50% APR.	10 YEARS MAX.
10.50% APR.	OVER 10 YEARS

REAL ESTATE

FIRST DEED OF TRUST-PURCHASE-SINGLE FAMILY,
OWNER OCCUPIED. UP TO 80% APPRAISED VALUE
OR 80% OF PURCHASE PRICE, WHICHEVER IS LESS.
MIN. LOAN \$10,000. ALL COSTS AND FEES PAID
BY BORROWER.

FIXED RATE-	UP TO 10 YEARS	5.35%
	UP TO 15 YEARS	5.50%
	UP TO 20 YEARS	5.75%

SECOND DEED OF TRUST- SINGLE FAMILY, OWNER
OCCUPIED. UP TO 80% OF APPRAISED VALUE
LESS EXISTING LIEN. MIN. LOAN \$10,000. ALL
COSTS AND FEES PAID BY BORROWER.

FIXED RATE-	UP TO 7 YEARS	7.25%
	UP TO 10 YEARS	7.75%

BARELAND-

UP TO 70% OF APPRAISED VALUE.

WILL AMORTIZE AT 15 YEARS WITH A BALLOON_
PAYMENT AT 5 YEARS. 10 ACRES. MAX. 7.90% APR

HOME EQUITY LINE OF CREDIT

SAME AS SECOND DEED EXCEPT: 7 YEAR DRAW
PERIOD. MATURITY DATE DEPENDS ON LOAN AMOUNT.
RATE BASED ON PRIME RATE AS PUBLISHED IN THE
WALL STREET JOURNAL.

RATES ADJUSTED QUARTERLY, FLOOR 7.00% CEILING 16%
MIN. CREDIT LINE IS \$10,000.

CONSTRUCTION

18 MONTH MAX. TERM. SINGLE FAMILY, PRINCIPAL
RESIDENCE ONLY. COMMITMENT FROM LONG
TERM LENDER. OTHER RESTRICTIONS APPLY
7.75% APR. 1% ORIGINATION FEE
(MUST PAY MONTHLY INTEREST)