

Loan Rates

For Informational Purposes Only

The rates shown include all Member Relationship Discounts APRs.

Effective Date: 11-1-11			
Type of Loan	Approx Term (Months)	Daily Periodic Rate (%)	Annual Percentage Rate (A.P.R.)(%)
New Vehicle	12-48	0.0082 - 0.0446	2.99% - 16.25%*
New Vehicle	49-60	0.0082 - 0.0473	2.99% - 17.25%*
New Vehicle	61-66	0.0089 - 0.0473	3.25% - 17.25%*
New Vehicle	67-72	0.0096 - 0.0473	3.50% - 17.25%*
New Vehicle	73-84	0.0178 - 0.0500	6.50% - 18.25%*
Used Vehicle	12-48	0.0082 - 0.0473	2.99% - 16.25%*
Used Vehicle	49-60	0.0082 - 0.0500	2.99% - 17.25%*
Used Vehicle	61-66	0.0089 - 0.0500	3.25% - 17.25%*
Used Vehicle	67-72	0.0096 - 0.0500	3.50% - 17.25%*
Used Vehicle	73-84	0.0178 - 0.0527	6.50% - 18.25%*
New Boat	up to 120	0.0196 - 0.0423	7.15% - 15.45%*
Used Boat	up to 120	0.0203 - 0.0451	7.40% - 16.45%*
New Recreational vehicles	up to 60	0.0281 - 0.0479	10.25% - 17.50%*
Used Recreational vehicles	up to 60	0.0288 - 0.0507	10.50% - 18.50%*
New Motor Homes	up to 120	0.0196 - 0.0404	7.15% - 14.75%*
Used Motor Homes	up to 120	0.0203 - 0.0459	7.40% - 16.75%*
New Motorcycles	up to 60	0.0196 - 0.0418	7.15% - 15.25%*
Used Motorcycles	up to 60	0.0203 - 0.0445	7.40% - 16.25%*
FlexLine	not applicable	0.0246 - 0.0479	8.99% - 17.49%*
Savings Secured	up to 24	0.0082	3.00%
Vacation Club Secured	up to 24	0.0082	3.00%
Share Certificate Secured	up to share cert term	dividend rate being paid on certificate plus 2.50%**	
Personal	up to 60	0.0246 - 0.0479	8.99% - 17.49%*
Fees			
Penalty Fees			
• Late Payment Fee		5.00% of any unpaid portion of your loan payment amount	
• Return Payment Fee		\$29.00 If your payment is returned to us, you will be charged \$29.00 for each returned payment.	

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***Risk Based:** The Annual Percentage Rate (APR) you receive will be within the range disclosed above and is based on your credit worthiness, your Member Relationship with the credit union, age of vehicle, and whether or not it is an existing BayPort loan. Please ask us for the rate that you qualify for.

Rates will be 1% higher than shown for qualifying vehicles 2006 or older.

For Additional information please refer to the Fee Schedule and your loan documents.