

Watsonville Hospital Federal Credit Union
75 Nielson Street, Watsonville, CA 95076
(831) 724-8098 (831) 761-5662 (fax)

LOAN RATE SCHEDULE
Rates effective as of September 1, 2011

Loan Type	Loan Rate (as low as)	Annual Percentage Rate (APR)	Term (in months)
New Vehicle (2009 to Present)	2.89%	2.89%	36
	2.94%	2.94%	48
	3.64%	3.64%	60 - 66
	4.44%	4.44%	72
	5.99%	5.99%	84
	6.99%	6.99%	96
Used Vehicle (2008 and Older)	2.89%	2.89%	36
	2.94%	2.94%	48
	3.64%	3.64%	60
	4.44%	4.44%	72
New Motorcycle (2009 to Present)	5.35%	5.35%	36
	5.65%	5.65%	48
	5.95%	5.95%	60
	6.65%	6.65%	72
Used Motorcycle (2008 and Older)	5.50%	5.50%	36
	5.80%	5.80%	48
	6.10%	6.10%	60
	6.80%	6.80%	72
Recreational Vehicles & Trailers	4.99%	4.99%	60
	5.99%	5.99%	84
	6.99%	6.99%	120
	7.69%	7.69%	144
Watercraft	6.95%	6.95%	60
	7.25%	7.25%	72
Mobile Homes	Call for current low rates	Call for current low rates	Max. 80% LTV 180 months*
Personal/Unsecured	4.49%	4.49%	12
	4.99%	4.99%	24
	5.49%	5.49%	36
	5.99%	5.99%	48

* Longer loan terms may be available. \$250 application fee. Additional terms and conditions may apply.

** All loans and rates are subject to credit review and approval. Rates are subject to change without notice.