



# Richmond Virginia Fire Police Credit Union

Fire Branch: 900 Hermitage Road | Richmond, VA 23220  
 Police Branch: 200 West Grace Street | Richmond, VA 23220

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## RATE CHART Effective 07-01-17

For a loan secured by a vehicle or home, the value of the collateral will be determined by using a source approved by us. We determine which **Annual Percentage Rate (APR)** you will receive using factors such as credit-worthiness criteria and information obtained from a consumer reporting agency. The lowest **APR** is based on a borrower with exceptional credit history, low debt, along with long-term stability in residence and employment. Contact us for specific terms, rates and other disclosures.

Vehicle Secured and Personal Loans	Fixed ANNUAL PERCENTAGE RATE	Monthly Payment examples based on \$20,000 loan for longest Term
<b>Vehicle Secured - New &amp; Used Car, Light Truck, Van or Motorcycle</b>		
Terms up to 60 months; 80% or less Financing	<b>2.09% to 14.20%</b>	\$352 @ 2.09%   \$468 @ 14.20%
Terms up to 60 months; 81% - 100% Financing	<b>3.09% to 15.20%</b>	\$352 @ 2.09%   \$489 @ 15.20%
<b>Vehicle Secured - New Car, Light Truck, Van or Motorcycle</b>		
Terms 61 - 72 months; 80% or less Financing	<b>3.09% to 15.20%</b>	\$296 @ 2.09%   \$426 @ 15.20%
Terms 61 - 72 months; 81% - 100% Financing	<b>3.09% to 16.20%</b>	\$296 @ 2.09%   \$437 @ 16.20%
<b>Vehicle Secured - Recreational Vehicle; \$35,000 Minimum Loan</b>		
NEW Vehicle; Terms up to 120 months; 100% Financing	<b>3.69% to 15.90%</b>	\$200 @ 3.69%   \$334 @ 15.90%
USED Vehicle; Terms up to 120 months; 100% Financing	<b>3.94% to 16.15%</b>	\$202 @ 3.94%   \$437 @ 16.15%
<b>Vehicle Secure - Refinance of a RVFPCU Vehicle Loan</b>		
Terms up to 60 months; last loan was six months or less	<b>4.19% to 18.40%</b>	\$371 @ 4.19%   \$513 @ 18.40%
<b>Personal Loan - 25% of annual salary to maximum of \$10,500</b>		
Terms up to 54 months; last loan was over six months ago	<b>8.50% to 18.20%</b>	\$447 @ 8.50%   \$546 @ 18.20%
<b>Savings &amp; Savings Certificate Secured \$500 Minimum Loan Amount – Maximum Term is 72 Months</b>		
Variable <b>ANNUAL PERCENTAGE RATE</b> will be 3% above our highest dividend rate then in effect on the securing account. Currently the <b>APR</b> is 3.45%. Ask us for the specific rate. <b>APR</b> on the loan balance may change for Savings Secured on January 1, April 1, July 1 and October 1 of each year; and, for Savings Certificate Secured at any time the dividend rate paid on the savings certificate securing the loan changes. Your loan payment amount will not change but the number of monthly payments may increase.		
<b>Overdraft Protection - \$100 - \$500 Credit Limits. Based on a Fixed ANNUAL PERCENTAGE RATE</b>		
<b>APR is 11.15%.</b> Monthly payment is the greater of \$60 or the actual balance owed when less than \$60.		
<b>Home Equity Products (secured by Real Estate)</b>		<b>ANNUAL PERCENTAGE RATE</b>
Home Equity Line	Variable <b>4.00% to 15.00%</b>	
Home Equity Loan	Fixed <b>5.75% to 6.25%</b>	
Lowest APR based on a loan to value of 70% or less. Property insurance is required. Minimum and maximum loan or line amounts do apply. <u>Equity Line Only</u> : <b>APR varies</b> and may be adjusted monthly based on the Prime Rate published in the Wall Street Journal; minimum <b>APR is 3.75%</b> ; maximum <b>APR is 18.00%</b> . There are other disclosures and restrictions apply.		

### **0.60% APR Discount for Vehicle & Personal Loans (may not be available during Loan Promotions)**

1. Stability Discount. You work for same employer AND have lived at the same residence for five or more years.
2. Service Discount. When, under the same membership number as the loan, you have in good standing at least two open RVFPCU accounts or one RVFPCU account, and you repay your loan through an automated repayment program such as Payroll Deduction or Transfer. For purposes of this Discount, Account includes: Savings, Checking, Certificate, IRA, Loan or Credit Card. You must be the primary owner of the Account. An Account in good standing has no history of a negative balance, returned check, or delinquency in repayment. Account must have been opened for six-months or more. Discount will be revoked and the APR will increase 0.60% if such occurs: (1) any account used for qualifying for a Discount is closed within six-months of the Loan; and/or (2) the Automated Payment is not established within 30-days of the Loan or it is discontinued at any time. The rate increase will be effective on the last day of the month following the occurrence. A rate increase will result in an increase in the amount you owe and as a result, it may take longer to repay your debt; however, the amount of your minimum required payment will not change.