



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 05-17-17

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. Other disclosures apply.

Vehicle Secured and Personal Loans	Fixed ANNUAL PERCENTAGE RATE	Monthly Payment examples based on \$20,000 loan for longest Term
Vehicle Secured - New & Used Car, Light Truck, Van or Motorcycle		
Terms up to 60 months; 80% or less Financing	2.09% to 14.20%	\$352 @ 2.09% \$468 @ 14.20%
Terms 61 - 72 months; 80% or less Financing	3.09% to 15.20%	\$305 @ 3.09% \$426 @ 15.20%
Terms up to 60 months; 81% - 100% Financing	3.09% to 15.20%	\$361 @ 3.09% \$489 @ 15.20%
Terms 61 - 72 months; 81% - 100% Financing	3.09% to 16.20%	\$305 @ 3.09% \$437 @ 16.20%
Vehicle Secured - Recreational Vehicle; \$35,000 Minimum Loan		
NEW Vehicle; Terms up to 120 months; 100% Financing	3.69% to 15.90%	\$200 @ 3.69% \$334 @ 15.90%
USED Vehicle; Terms up to 120 months; 100% Financing	3.94% to 16.15%	\$202 @ 3.94% \$437 @ 16.15%
Personal Loan \$100 - \$10,500 Amounts		
Terms up to 54 months; last loan was over six months ago	8.50% to 18.20%	\$447 @ 8.50% \$546 @ 18.20%
Terms up to 54 months; last loan was six months or less	11.00% to 20.70%	\$472 @ 11% \$573 @ 20.70%
Savings & Savings Certificate Secured \$500 Minimum Loan Amount – Maximum Term is 72 Months		
Variable ANNUAL PERCENTAGE RATE will be 3% above our highest dividend rate then in effect on the securing account. Currently the APR is 3.45%. Ask us for the specific rate. APR 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.		
Overdraft Protection - \$100 - \$500 Credit Limits. Based on a Fixed ANNUAL PERCENTAGE RATE		
APR is 11.15%. Monthly payment is the greater of \$60 or the actual balance owed when less than \$60.		
Home Equity Products (secured by Real Estate)		
		ANNUAL PERCENTAGE RATE
Home Equity Line	Variable 4.00% to 14.00%	
Home Equity Loan	Fixed 5.75% to 6.25%	
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> APR varies and may be adjusted monthly based on the Prime Rate published in the Wall Street Journal; minimum APR is 3.75% ; maximum APR is 18.00% .		

APR Discount for Vehicle & Personal Loans. Discounts are not available during Loan Promotions.

- Direct Deposit Discount** (0.25% APR). Your net pay is directly deposited into a RVFPCU checking account in the name of at least one person liable for the loan. Discount will be revoked and the APR will increase if the Direct Deposit is not established within 30-days of the Loan or it is discontinued at any time.
- Automated Repayment** (.025% APR). Repay your loan through an automated repayment program acceptable to us such as Payroll Deduction or Automated Transfer. Discount will be revoked and the APR will increase if the Automated Payment is not established within 30-days of the Loan or it is discontinued at any time.

If Discount is revoked, 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.