



1100 Dupont St., Bellingham, WA 98225  
 5657 Riverside Dr., Ferndale, WA  
 3250 Northwest Ave., Bellingham WA  
 108 N Township St., Sedro-Woolley, WA  
 1410 Riverside Dr., Mount Vernon, WA

## LOAN RATES

Interest rates and fees are determined by loan type based in part on an evaluation of the member's credit experience. Rates and terms are at the discretion of the credit union and may be changed without notice. For more information call us at (800) 696-8830 or visit us online at [www.northcoastcu.com](http://www.northcoastcu.com).

June 13, 2019

VEHICLES			
TYPE	RATE (RANGE)	REPAYMENT TERMS	MAXIMUM LOAN
NEW / USED VEHICLES	3.0% to 17.990% APR*	1 to 84 Months (rate will vary based on term)	<p><b>Purchase New Vehicles:</b> Up to 125% Loan to Value (LTV) of NADA, MSRP Value or purchase price whichever is less.</p> <p><b>Purchase Used Vehicles:</b> Up to 125% LTV of NADA Average Retail value or purchase price whichever is less.</p> <p><b>Refinance:</b> Up to 100% LTV (cash out) of NADA Avg Retail value Maximum loan not to exceed 125% LTV of MSRP or NADA value including taxes, license, GAP and extended warranty.</p>
RECREATIONAL VEHICLES			
NEW / USED MOTORHOMES	7.375% to 10.750% APR*	WR 120 Months	<p><b>Purchases:</b></p> <p><b>New</b> - Up to 90% LTV of NADA, MSRP or purchase price whichever is less.</p> <p><b>Used</b> - Up to 90% LTV of NADA Retail value or purchase price whichever is less.</p> <p><b>Refinance</b> - Up to 75% LTV of NADA Avg. Retail value.</p> <p><b>Maximum Loan</b> - not to exceed 100% LTV of MSRP or NADA value including taxes, license, GAP and extended warranty.</p>
BOATS, MOTORCYCLES, ATV'S, JET SKIES, HORSE TRAILERS & SNOWMOBILES			
NEW / USED RVs, BOATS, MOTORCYCLES, ATV'S, JET SKIES, HORSE TRAILERS AND SNOWMOBILES	8.375% to 10.250% APR*	WR60 Months	<p><b>Purchases:</b></p> <p><b>New</b> - Up to 85% LTV of NADA, MSRP or purchase price whichever is less.</p> <p><b>Used</b> - Up to 85% LTV of NADA Retail value or purchase price whichever is less.</p> <p><b>Refinance</b> - Up to 75% LTV of NADA Avg. Retail value.</p> <p><b>Maximum Loan</b> - not to exceed 100% LTV of MSRP or NADA value including taxes, license, GAP and extended warranty.</p>
UNSECURED			
PERSONAL LOAN UNSECURED	10.500% to 19.000% APR*	Monthly payments up to 60 months	Maximum loan amount of \$10,000.
REWARDS CREDIT CARD	11.990% to 16.990% APR*	Monthly payments minimum 1.5% of balance	Maximum loan of \$10,000, based on credit tier. \$50 annual fee, unless Smart Account member relationship.
NON-REWARDS CREDIT CARD	13.990% to 17.990% APR*	Monthly payments minimum 1.5% of balance	Maximum loan of \$10,000, based on credit tier.
**SMART LINE OF CREDIT - UNSECURED	13.750% to 17.000% APR* (Variable Rate)	Interest Only Payments	Maximum loan of \$10,000. Smart checking account required.
**LINE OF CREDIT - UNSECURED	15.250% to 18.500% APR* (Variable Rate)	Interest Only Payments	Maximum loan of \$10,000.

*Loan Rates continued on next page.*



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### CD & SHARE SECURED

CD SECURED	Certificate rate plus 3.00%	CD must be pledged throughout term of loan	\$100,000 maximum. CD must be on deposit at North Coast. IRA & Youth CD SECURED accounts not eligible.
SHARE SECURED	Share rate plus 3.00%	Up to 10 Years	\$100,000 maximum. Share funds must be on deposit at North Coast. IRA accounts not eligible.

### REAL ESTATE

LOT LOANS (Serviced Lots)	7.500%- 8.000%, APR with 1.00% fee	5/1 Adjustable rates, up to 30 year amortization	Up to 80% LTV on a purchase loan. Up to 70% on a refinance loan
MANUFACTURED HOME LOANS IN PARKS	9.250% - 11.250% APR, with 1.00% fee	Fixed rate, up to 15 year amortization	Up to 80% LTV on homes 10 years or newer; 70% on homes up to 15 years old
REAL ESTATE	See Home Loan Center on website	See Home Loan Center on website	See Home Loan Center on website
HOME EQUITY, 2ND LIEN	6.250%- 9.250% APR, w/ 1.00% fee	5/1 Adjustable rates for 30 years	Up to 80% LTV. Minimum loan amount \$20,000 Maximum \$100,000
*** HOME EQUITY LINE OF CREDIT (HELOC) 5YR DRAW	5.500% - 8.500% APR* (Variable Rate)	20 Years - 5 year draw and 15 year repayment	Up to 80% LTV. Minimum loan amount \$20,000 Maximum \$100,000
NON-EQUITY HOME LOAN (under \$20,000)	8.000% to 12.000% APR*	Fixed up to 120 months	Maximum loan of \$20,000

**Relationship Pricing:** Rate ranges listed assume full relationship discounts with the exception of the Personal Line of Credit, Certificate Secured, Savings Secured and Home Equity Line of Credit loans which are not eligible for discounts. North Coast Credit Union will offer 0.250% discount to the interest rate for Automatic Payment from a NCCU Checking Account in addition to 0.250% discount for being a Select Employer Group member or having direct deposit of your payroll to your NCCU Checking Account.

**\*The Annual Percentage Rate (APR):** The annual yearly cost of credit. This includes the effect of interest, discounts, fees and other costs. Member(s) will receive a rate within the range disclosed in the Loan Rates. Applicable rates depend on member's credit qualifications, including credit and employment history and residential status.

**\*\*Line of Credit:** The Line of Credit may adjust quarterly and is based on the Prime Rate (index), as published in the Wall Street Journal rounded to the nearest 0.250% plus a margin. The Margin will range from 9.75% - 13.00% based on your credit worthiness. The APR for all new advances and existing balances may change on the first day following the end of each quarter to reflect any changes in the index. The APR will never be less than 8.000% or greater than the maximum rate permitted by the Federal Credit Union Act. The Prime Rate as of 12/20/18 is 5.500%. A \$25.00 annual fee applies for the personal line of credit.

**\*\*SMART Line of Credit:** The SMART Line of Credit may adjust quarterly and is based on the Prime Rate (index), as published in the Wall Street Journal rounded to the nearest 0.250% plus a margin. The Margin will range from 9.750% - 13.000% based on your credit worthiness. The APR for all new advances and existing balances may change on the first day following the end of each quarter to reflect any changes in the index. The APR will never be less than 8.000% or greater than the maximum rate permitted by the Federal Credit Union Act. The Prime Rate as of 10/1/18 is 5.250%.

**\*\*\*Home Equity Line of Credit:** The Line of Credit may adjust quarterly and is based on the Prime Rate (index) as published in the Wall Street Journal rounded to the nearest 0.250% plus a margin. The Margin will range from 0% - 6.000% based on your credit worthiness and Loan to Value (LTV). The index will be pulled 10 days prior to the end of each quarter. The APR for all new advances and existing balances may change on the first business day following the end of each quarter. The APR will never be greater than 18.000% APR (depending on product). Prime Rate as of 12/20/18 is 5.500%. The minimum payment will equal interest only during the 5 year draw period. After the 5 years, the draw period will close and further advances will not be available. After the draw period expiration the loan will be recalculated to pay the loan off in the remaining 15 years. A \$50.00 annual fee applies. Qualified members are eligible for one HELOC per primary residence. All loans are subject to credit approval. Some restrictions may apply to manufactured or mobile homes.

**Billing Rights Notice:** This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act. If you think your statement is wrong, or if you need more information about a transaction shown on it, write to us at the address listed on your statement, as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights.

In your letter, give us the following information: 1. Your name and account number, 2. The dollar amount of the suspected error, and 3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about. Your Right and Our Responsibilities After We Receive Your Written Notice: We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement is correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make an error, you may have to pay finance charges and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount listed on your loan agreement, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. We must also tell you the name of anyone we reported you to. In addition, we must inform anyone we report to that the matter has been settled between us once it is finalized. If we don't follow these rules, we can not collect the first \$50 of the questioned amount, even if your statement is correct.