

ST. COLUMBKILLE FEDERAL CREDIT UNION

6740 Broadview Rd. □ Parma, OH 44134

Telephone 216-524-0414 □ Fax 216-524-3678 □ Website www.sc-fcu.com

EFFECTIVE DATE: January 1, 2016

All rates are subject to change at anytime and without notice.

NEW CAR LOAN

Type of Loan	Term	APR *	APR **
Model Year 2016-2015	61-72 months	2.99%	2.74%
Model Year 2016-2015	60 months	2.49%	2.24%

USED CAR LOAN

Type of Loan	Term	APR *	APR **
Model Year 2016-2014	60 months	2.99%	2.74%
Model Year 2013-2011	60 months	3.75%	3.50%
Model Year 2010	54 months	4.25%	4.00%
Model Year 2009	54 months	4.75%	4.50%
Model Year 2008	48 months	4.75%	4.50%
Model Year 2007-2006	36 months	5.25%	5.00%

HOME EQUITY LOAN

Type of Loan	Term	APR *	
		1st Lien Position	2nd Lien Position
Home Equity	60 months	3.50%	4.25%
Home Equity	120 months	3.75%	4.75%
Home Equity	180 months	4.25%	5.50%

PERSONAL LOAN

Type of Loan	Term	APR *	
Personal Loans	48 months	11.00%	Limit \$5,000
Share Secured	60 months	2.30%	

STUDENT LOAN

Type of Loan	Term	APR *
Elementary	10 months	3.00%
High School	12 months	6.00%

APR = Annual Percentage Rate

*** All rates as low as**

**** APR includes .25% discount with direct payment**

MEMBERS WITH OPEN LOANS

Home Equity Loans are not eligible for refinance within 2 years of the opening date, unless additional money is borrowed. Vehicle loans are not eligible for refinance unless additional money is borrowed.