

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 April 1, 2010

<b>Loan Type</b>	<b>Loan Rate (as low as)</b>	<b>Annual Percentage Rate (APR)</b>	<b>Term (in months)</b>
<b>New Vehicle (2007 to Present)</b>	4.50%	4.50%	36 - 48
	4.80%	4.80%	60 - 66
	5.30%	5.30%	72
	6.40%	6.40%	84
	6.85%	6.85%	96
<b>Used Vehicle (2006 and Older)</b>	4.65%	4.65%	36
	4.95%	4.95%	48
	5.50%	5.50%	60
	5.95%	5.95%	72
<b>New Motorcycle (2007 to Present)</b>	5.65%	5.65%	36
	5.95%	5.95%	48
	6.50%	6.50%	60
	6.95%	6.95%	72
<b>Used Motorcycle (2006 and Older)</b>	5.80%	5.80%	36
	6.10%	6.10%	48
	6.65%	6.65%	60
	7.10%	7.10%	72
<b>Recreational Vehicles &amp; Trailers</b>	8.25%	8.25%	120
	8.55%	8.55%	144
<b>Watercraft</b>	7.25%	7.25%	60
	7.55%	7.55%	72
<b>Mobile Homes</b>	Call for current low rates	Call for current low rates	Max. 80% LTV 180 months*
<b>Personal/Unsecured</b>	8.40%	8.40%	12
	8.90%	8.90%	24
	9.40%	9.40%	36
	9.90%	9.90%	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.

Contact our branch office at 831-724-8098 for current rates.