

Showing general rates

## Personal

Effective Date: September 1, 2020

Account	Annual Percentage Rate <sup>1</sup>	Loan Amount (min/max)	Loan Term
<b>Personal Line of Credit</b>	as low as 9.00% <sup>2</sup>	\$500/\$25,000	revolving (no set term)
<b>Personal Loan</b>	as low as 7.70%	\$500/\$35,000	24
	as low as 8.70%	\$500/\$35,000	36
	as low as 10.20%	\$5,000/\$35,000	48
	as low as 11.20%	\$10,000/\$35,000	60
	as low as 12.20%	\$15,000/\$50,000	72
	as low as 13.20%	\$20,000/\$50,000	84
<b>Stock Secured Loan</b>	as low as 4.50%	\$25,000/\$1,000,000	60
	as low as 5.00%	\$50,000/\$1,000,000	96
	as low as 5.10%	\$100,000/\$1,000,000	144
<b>Stock Secured Line of Credit</b>	as low as 9.00% <sup>3</sup>	\$25,000/\$500,000	revolving (no set term)
<b>Savings Secured Loan</b>	Savings account rate plus 3.00%	\$500/\$500,000	60
	Savings account rate plus 3.00%	\$20,000/\$500,000	96
<b>Certificate Secured Loan</b>	Certificate account rate plus 3.00%	\$500/\$500,000	to certificate maturity

## Personal Example

Account	Annual Percentage Rate	Term	Monthly payment per \$1,000 borrowed
<b>Personal Loan</b>	11.20%	60 months	\$21.85
<b>Stock Secured Loan</b>	4.50%	60 months	\$18.65
<b>Savings Secured Loan</b>	3.05% <sup>4</sup>	60 months	\$18.00
<b>Certificate Secured Loan</b>	3.65% <sup>5</sup>	60 months	\$18.24

## Recreational

Effective Date: September 1, 2020

Account	Annual Percentage Rate <sup>1</sup>	Loan Amount (min/max)	Loan Term
<b>New Motorcycle/Scooter Loan (0-1 model years)</b>	as low as 6.10%	\$1,500/\$100,000	60
<b>Used Motorcycle Loan (2-5 model years)</b>	as low as 6.60%	\$1,500/\$100,000	60
<b>RV/Boat*/Camper/Travel Trailers</b>	as low as 4.40%	\$1,500/\$300,000	60

Account	Annual Percentage Rate <sup>1</sup>	Loan Amount (min/max)	Loan Term
<b>Loan (0-1 model years)</b> (Excludes "pop-up" trailers and mounted canopy shells) PLEASE NOTE: Used RV, Boat, Camper & Travel Trailers Loan (2-5 model years) add 0.50%; Older Used (6-10 model years) add 1.00% to the advertised new rate. All RVs, Boats, Campers and Trailers must be titled in the state borrower resides. *Boat maximum loan amount \$500,000	as low as 4.55%	\$5,000/\$300,000	72
	as low as 4.80%	\$20,000/\$300,000	84
	as low as 5.00%	\$50,000/\$300,000	120
	as low as 5.05%	\$50,000/\$300,000	144
	as low as 5.30%	\$75,000/\$300,000	180

## Recreational Example

Account	Annual Percentage Rate	Term	Monthly payment per \$1,000 borrowed
<b>New Motorcycle/Scooter Loan</b>	6.10%	60 months	\$19.39
<b>Used Motorcycle/Scooter Loan</b>	6.60%	60 months	\$19.62
<b>New RV/Boat Loan</b>	4.40%	60 months	\$18.60

## Student Loan Refinance

Effective Date: September 1, 2020

Account	Annual Percentage Rate <sup>1</sup>	Loan Amount (min/max)	Loan Term
<b>5-Year Fixed Term Loan</b>	as low as 3.05%	\$5000/\$500,000	5 years
<b>7-Year Fixed Term Loan</b>	as low as 3.60%	\$7,000/\$500,000	7 Years
<b>10-Year Fixed Term Loan</b>	as low as 4.05%	\$10,000/\$500,000	10 years
<b>15-Year Fixed Term Loan</b>	as low as 4.45%	\$20,000/\$500,000	15 years
<b>40% Balloon Loan</b>	as low as 6.35%	\$20,000/\$500,000	15 years
<b>50% Balloon Loan</b>	as low as 6.50%	\$20,000/\$500,000	15 years
<b>1-5 Year Interest Only Loan <sup>6</sup></b>	as low as 6.35%	\$10,000/\$500,000	15 years
<b>6-10 Year Interest Only Loan <sup>6</sup></b>	as low as 7.15%	\$20,000/\$500,000	15 years

1 = APR = Annual Percentage Rate. Actual rate will be determined based on the applicant's credit history, primary State of residency, collateral financed, mileage and final loan terms. Offer is subject to normal credit qualifications, meeting First Technology Federal Credit Union's relationship requirements, and underwriting policy guidelines. Interest rate and program terms are subject to change without notice. Additional restrictions may apply.

2 = 9.00% variable Annual Percentage Rate (APR) is available with a credit limit equal to or greater than \$500. The APR will vary with Prime Rate as published in the Wall Street Journal. As of 5.1.2020, the variable rate for line of credit is 9.00% APR to 18.00% APR. Minimum monthly payment of 4% or \$40, whichever is greater. Offer is subject to normal credit qualifications. Additional restrictions may apply.

3 = 9.00% variable Annual Percentage Rate (APR) is available with a credit limit equal to or greater than \$25,000. The APR will vary with Prime Rate as published in the Wall Street Journal. As of 5.1.2020, the variable rate for line of credit is 9.00% APR to 18.00% APR. Minimum monthly payment of 2% or \$10, whichever is greater. Offer is subject to normal credit qualifications. Additional restrictions may apply.

4 = Savings Secured Loan Example uses the Membership Savings account rate + 3.00%.

5 = Certificate Secured Loan Example uses the 60 month share certificate account rate + 3.00%.

6 = Interest only payments will vary each month based on the number of days in each payment cycle and the date and amount of the prior monthly

payment.

