

Loan Rates	APR as low as*	
New Vehicles (2010-2011)	10% Down Payment	Retail No Down Payment
36 months	2.95% APR**	2.95% APR**
48 months	3.99% APR**	4.99% APR**
60 months	4.49% APR**	5.49% APR**
72 months	4.74% APR**	5.74% APR**
**For a \$25,000 new vehicle loan for a term of 48 months, 10% down, with a 3.99% APR the monthly payment would be \$564.47		
(2010-2011) New Motorcycles & Used Vehicles >20,000 miles	10% Down Payment	Retail
48 months	4.49%**	5.24%**
60 months	4.95%**	5.74%**
**For a \$25,000 new vehicle loan for a term of 48 months, 10% down, with a 4.49% APR the monthly payment would be \$570.09		
(2008-2009) Used Vehicles & Motorcycles	10% Down Payment	Retail
48 months	5.49% APR**	6.49% APR**
54 months	5.95% APR**	6.95% APR**
**For a \$25,000 USED vehicle loan for a term of 48 months, 10% down, with a 5.49% APR the monthly payment would be \$581.44		
(2005-2007) Used Vehicles & Motorcycles	AVG TRADE	Retail
48 months	6.95% APR**	7.95% APR**
For a \$25,000 USED vehicle loan for a term of 48 months with a 6.95% APR the monthly payment would be \$598.26		
(2004—older) Used Vehicles & Motorcycles	AVG TRADE	Retail
48 months	9.25% APR**	10.25% APR**
**For a \$15,000 USED vehicle loan for a term of 36 months with a 9.75% APR the monthly payment would be \$482.45		
Unsecured Loans (Over \$1,000)		
12 months		10.99% APR**
24 months		11.99% APR**
36 months		12.99% APR**
48 months		14.99% APR**
60 months		15.99% APR**
Loans Below \$1,000		15.00% APR**
**For a \$2,000 unsecured loan for a term of 24 months with a 11.99% APR the payment would be \$94.18		
Overdraft Protection		
Open End Line of Credit	(under/over) \$500.00)	18.00% /15.00%
Share Certificate Secured Loans		
1-48 months	Certificate Rate + 2%	

Loan Rates	APR as low as*	
New Mobile Homes (with 20% down)	60 months	11.50%APR**
	Up to 120 months	14.00%APR**
Used Mobile Homes (with 25% down)	84 months	12.50%APR**
**For a \$25,000 NEW mobile home for a term of 60 months with an APR of 11.50%, 0 DOWN, the payment would be \$550.10		
First Mortgage Fixed Rate (Purchase or Refinance)		
Home Equity Loans		
Closed End (With Auto Payment)	4.25%**	15 yr fixed 5 yr balloon
Closed End (With Auto Payment)	4.99%**	15 yr fixed 7-8 yr balloon
Closed End (With Auto Payment)	5.99%**	10 yr fixed
Home Equity Line of Credit	Prime +.50% Floor 4.99%**	15 yr variable
**For a \$40,000 Home equity loan for a term of 10 yrs fixed 5.99% APR the monthly payment would be \$444.05		
Consumer Goods		
Includes fold-down campers, garden tractors, off-road motorcycles, mopeds, ATVs, computers, household goods, appliances, and snowmobiles		
	20% Down	0% Down Pay
New - 36 month	8.75% APR	9.75% APR
New—48 Months	9.75%	10.75 APR
Used -24 months	9.25% APR	10.25% APR
Used -36 months	10.25% APR	11.25% APR
Antique Cars		
Up to 48 months		7.49%**
**For a \$20,000 Antique loan for a term of 48 months at a fixed rate of 7.49% APR the monthly payment would be \$483.64		
Boats		
New up to 48 months	20% Down 7.75%**	0% down 8.75%**
Used up to 36 months	9.25%**	10.25%**
**For a \$10,000 Boat loan for a term of 36 months at a fixed rate of 9.25% APR, with 20% down, the monthly payment would be \$319.29		
Master Card		
Annual Percentage Rate (APR) For Purchases		11.90%**
**When you open your account based on your creditworthiness.		
Annual Fee	Transaction Fee	Penalty Fees
None	\$0	\$15 after 10 days
Returned Payment	Card Replacement	PIN Replacement
\$18	\$10	\$5

Check Out Our Home Equity Loan!
Use the equity in your home to replace those rusting gutters, broken up driveway or draft windows. Consolidate your credit card at the same time
Call (319) 273-2479 and ask for details.

Protect your investment in your vehicle. Ask us about our low cost GAP and Credit Life/Disability Insurances.



*Annual Percentage Rate. Rates subject to change without notice

UNI Credit Union serves the staff, faculty and students of the University of Northern Iowa, and the employees of the Cedar Falls Community School District.

Share Certificates		
Accurate as of: 02/01/2012		
TERM	Dividend Rate	APY*
6 MO.	.90%	.90%
12 MO.	.90%	.90%
24 MO	1.30%	1.31%
36 MO.	1.70%	1.71%
60 MO.	1.95%	1.96%

Share Certificate Specials		
Accurate as of 02/01/2012		
TERM	Dividend Rate	APY*

Share Accounts		
Accurate as of: 02/01/2012		
Account Type	Minimum Balances to Earn APY	APY*
A minimum of \$5.00 is required to open an account		
S1 Share Savings S2 Secondary Share	\$ 100—and Up	.50%
S5 IRA Share Savings S9 Traditional IRA S10 ROTH IRA S11 Educational IRA S12 Conversion IRA	\$ 25—and Up	.50%
S4 Christmas Club	\$ 100—and Up	.50%

Share Draft Accounts		
Share Draft S5	\$300.00	.10%

Share Savings and Share Draft Checking rates are variable. Rates are subject to change. Interest is paid monthly.

*All deposit rates are expressed as Annual Percentage Yield (APY).
**Fees may reduce earnings on Club Accounts

Penalty may be imposed for early withdrawal of Share Certificates. Interest is paid quarterly and rates are fixed for the specified term. Maturing share certificates will automatically renew at the regular rate in effect for that term.

All deposit rates are expressed as Annual Percentage Yield (APY).

UNI Credit Union
 802 W 29th St, Cedar Falls, IA 50613
 PH: (319) 273-2479 FX: (319) 266-3761
 memberservices@unicreditunion.org
www.unicreditunion.org

