

# Loan Rate and Information Sheet



Effective Date: December 31, 2011

This information is accurate as of the effective date listed above. The terms may change after that date. Please call us at (800) 849-8431 or (404) 768-4126 for additional information.

Description	Term	Discount	% Above Index	ANNUAL PERCENTAGE RATE (APR)
<b>New and Used Auto Loans</b>				
<b>2008 and newer</b>	36 mos.			2.75% – 11.25%
	48 mos.			2.75% – 11.25%
	60 mos.			3.00% – 11.50%
	72 mos.			3.75% – 12.25%
\$25,000 and over				
<b>2007 and older</b>	48 mos.			5.00% – 13.50%
	60 mos.			5.50% – 14.00%
<b>Other Collateral Loans*</b>				
\$35,000 and over	48 mos.			6.50% – 13.50%
	60 mos.			7.00% – 14.00%
	120 mos.			7.75% – 14.75%
<b>Personal Loans</b>				
	36 mos.			8.40% – 15.40%
	48 mos.			8.90% – 16.90%
<b>Share or Certificate Secured**</b>				
100% of balance on deposit			2.00%	
<b>Partially Share Secured***</b>				
75% of balance on deposit	36 mos.	2.00%		
50% of balance on deposit	36 mos.	1.50%		
25% of balance on deposit	36 mos.	1.00%		
75% of balance on deposit	48 mos.	2.00%		
50% of balance on deposit	48 mos.	1.50%		
25% of balance on deposit	48 mos.	1.00%		

\* Other Collateral: Motorcycles, Personal Watercraft, Recreational Vehicles, Campers, Boats, Motor-homes, Travel Trailers, and Farm Equipment.

\*\* Share or Certificate Secured: For Share Secured Loans, the Annual Percentage Rate (APR) will be the dividend rate paid on regular shares the previous quarter (Index) plus the percentage shown in the "% Above Index" column above. For Certificate Secured Loans, the APR will be the dividend rate being paid on the Certificate offered as security (Index) plus the percentage shown in the "% Above Index" column above. See reverse side for additional information.

\*\*\* Partially Share Secured: The Annual Percentage Rates will be the Personal Loan rate for which the applicant qualifies minus the discount percentage shown under "Discount" above. Payment example: Estimated monthly payments on a 36-month loan at 2.75%=\$27.50 per \$1,000.00 borrowed.

See reverse side for additional disclosure information.

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**\*\*Share Secured:** The APR will be the dividend rate paid on regular shares the previous quarter (Index) plus the percentage shown in the “% Above Index” on the reverse side. If there is an existing balance on the date of the new advance, the existing balance will be added to the new advance and the entire amount will be at the new APR. The rates are subject to change quarterly on the 1st day of January, April, July, and October to reflect any change in the Index. Any increase in the APR will result in more payments of the same amount until what you owe is repaid.

**\*\*Certificate Secured:** The APR will be the dividend rate being paid on the Certificate offered as security (Index) plus the percentage shown in the “% Above Index” on the reverse side. The Certificate must either be renewed until the advance is completely paid or be rolled over into a Share Account, at which point the advance will become a Share Secured advance and be subject to those terms. Failure to renew the Certificate or roll it over to a Share Account will result in default under the Plan. When the Certificate is renewed, the APR will change to reflect the new dividend rate. Any increase in the APR will result in more payments of the same amount until what you owe is repaid. The present APR and daily periodic rate for Certificate Secured advances will be disclosed on the voucher at the time of the advance.

**Credit Disability and Credit Life Insurance:** *Credit insurance is voluntary and not required in order to obtain a loan at Atlanta Postal Credit Union.* You may select any insurer of your choice. The rates listed below contain certain terms and exclusions; contact Atlanta Postal Credit Union for coverage details.

Insurance Coverage	Cost Per \$100 of Your Monthly Loan Balance
Single Credit Disability	23¢
Single Credit Life	7¢
Joint Credit Life	10.5¢

Insurance Maximums	Disability	Life
Max. Monthly Total Disability Benefit	\$850	N/A
Max. Insurable Balance per Loan Account	\$50,000	\$50,000
Max. Age for Insurance	66	71

	VISA Platinum Interest Rates and Interest Charges
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.9%, 12.9%, 14.9%, 16.9%</b>
<b>APR for Balance Transfers</b>	<b>9.9%, 12.9%, 14.9%, 16.9%</b>
<b>APR for Cash Advances</b>	<b>9.9%, 12.9%, 14.9%, 16.9%</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases or cash advances if you pay your entire balance by the due date each month.
<b>For Credit card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

	VISA Platinum Fees
<b>Annual Fee</b>	None
<b>Transaction Fees</b>	
<b>Balance Transfer</b>	<b>N/A</b>
<b>Cash Advance</b>	<b>\$5.00</b>
<b>Foreign Transaction</b>	Up to 1% of each transaction in US Dollars
<b>Pay By Phone</b>	Up to <b>\$10.00</b>
<b>Penalty Fees</b>	
<b>Late Payment</b>	Up to <b>\$20.00</b>
<b>Over-the-Credit Limit</b>	Up to <b>\$20.00</b> if opted into this service
<b>Returned Payment</b>	Up to <b>\$15.00</b>
<b>NSF Convenience Check</b>	Up to <b>\$15.00</b>
<b>Other Fees</b>	
<b>Statement Copy Fees</b>	<b>\$5.00</b>
<b>Rush Fees</b>	<b>\$25.00</b>

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

The information about the costs of the VISA Credit Cards described above is accurate as of December 31, 2011. This information may change after that date. To find out what may have changed please call APCU’s VISA Department at (478) 746-4283 or (800) 849-8434 or write us at 515 Mulberry Street, Suite 100, Macon, GA 31201-6306. APCU will review your credit history, income and other information you provide to determine the maximum credit line available for your account and the credit card rate for which you qualify.