



**Member Loan Rates
Effective 5/1/15**

<u>Loan Type</u>	<u>Rates As Low As</u>	<u>Term Range</u>
Signature^	9.90% APR*	12-60 Months
Auto/Motorcycle^	1.74% APR*	36-72 Months
Recreational Vehicle^	5.50% APR*	36-120 Months
Share Secured	2.00% APR* over Regular Share Rate	12-60 Months
CD Secured	2.00% APR* over CD Rate	12-36 Months

<u>Loan Type</u>	<u>Rate Range</u>	<u>Term Range</u>
Home Equity	3.49%-6.49% APR*	60-180 Months
HELOC (Variable)	WSJ Prime+.25% APR* Adjusted Annually (minimum floor rate of 4.00% APR*) \$10,000 minimum	
HELOC (Fixed)	7.25% APR* \$10,000 minimum	

^Reward yourself with up to 0.30% off your Auto, Motorcycle, Recreational Vehicle or Signature Loan! Choose from the options below and receive up to 0.30% off your loan rate. Rates quoted above do not include the 0.30% discount, so your rate may be less. Please ask for the rate for which you qualify.

- Add Payment Protection to your loan and receive a rate reduction of .15% for Credit Life and .15% for Credit Disability.
- Establish an HCFCU share draft account with direct deposit and e-statements and receive a rate reduction of .15%
- HCFCU credit card holders receive a rate reduction of .15%

***APR is Annual Percentage Rate.** Rates are based on your credit history, loan term, collateral and down payment. Certain credit criteria apply. Other restrictions may apply. Rates are subject to change without notice. Talk to a loan officer for details.

**If you have any questions, please contact
HARRIS COUNTY FEDERAL CREDIT UNION
1400 FRANKLIN ST
HOUSTON, TX. 77002
713-755-5160**