

ALLIANCE FINANCIAL CREDIT UNION

LOAN RATES

404 LATHROP AVE, RIVER FOREST, IL 60305 PHONE: 708-383-6100 FAX: 708-383-4801
 ALLIANCEFINANCIALCU.COM

OFFICE HOURS: MON, TUES, THURS, FRI 9:00 A.M. – 5:30 P.M. WED 10:00 A.M. – 1:00 P.M.

VEHICLE LOANS

NEW CARS

1 – 36 Months Terms	4.50%
37 – 48 Months Terms	4.75%
49 - 60 Months Terms	4.90%
61 – 72 Months Terms	6.50%
73 – 84 Months Terms	7.50%
85 – 96 Months Terms	8.50%

USED CARS

2009, 2008, 2007, 2006 Models	
1 – 36 Months Terms	5.25%
37 – 48 Months Terms	5.50%
49 - 60 Months Terms	6.50%
61 – 72 Months Terms	7.50%
2005, 2004, 2003	
1 – 36 Months Terms	5.99%
1 – 96 Months	4.00% (Variable)

VARIABLE RATE NEW CARS

NEW BOATS/R.V./MOTORCYCLES

1 – 60 Months Term	6.40%
61 – 72 Months Term	6.90%
73 – 120 Months Term	8.40%

USED BOATS/R.V./MOTORCYCLES

2009, 2008 Models	
1 – 60 Months Terms	6.40%
61 – 72 Months Term	6.90%
2007, 2006, 2005	
1 – 60 Months Term	8.40%

PERSONAL LOANS

1 - 60 Months Terms	14.50%
Quick Cash 6 Pay periods	29.00%
Fresh Start 18 Months	18.00%

LINE OF CREDIT

6.25% (Variable)

SECURED LOANS

Share Secured Loans	1 – 60 Months	4.00%
Certificate Secured Loans	1 – 60 Months	4.50%
75% Share/Cert Secured	1 – 60 Months	5.90%
50% Share/Cert Secured	1 – 60 Months	6.90%
25% Share/Cert Secured	1 – 60 Months	7.90%
Cosigner Loans	1 – 60 Months	20.00%
Personal Secured Loans	1 – 60 Months	13.50%

SINGLE PAYMENT LOANS

Personal	14.50%
Share Secured	4.00%
Certificate Secured	4.50%

MORTGAGE/HOME EQUITY LOANS

Please contact our mortgage division (ELB Mortgage Services) at 1-877-352-2777.

Rates are correct as of 02/08/10. Subject to change monthly. All rates listed are Annual Percentage Rates. New Car loans: 73-84 month term is available for vehicles with a M.S.R.P. of \$25,000.00 or more and 85-96 month term is available for vehicles with a M.S.R.P. of \$25,000.00 or more and a 25% down payment. Used Cars: financing available up to retail value. Personal loans: may be secured or unsecured, normal unsecured amount based on gross monthly income x2, minimum \$4,000.00 loan to qualify for terms in excess of 36 months, maximum \$15,000.00. Share-secured loans: shares are pledge for amount borrowed. Certificate-secured loans: certificate pledge for amount borrowed. 75%, 50%, and 25% share/certificate secured loans: share pledge for 75%, 50%, or 25% of amount borrowed. Single payment loans: one payment (principle + accrued interest) is due at the end of a six-month term. New/Used Boats, R.V.'s, Travel Trailers, Motorcycles, Sports Equipment: items must be titled, minimum \$25,000.00 M.S.R.P. and new items to qualify for terms 73 months or more, financial available up to retail value for used items. Variable rate loans: rate determined by Wall Street Journal (WSJ) prime rate subject to change quarterly on March 1st, June 1st, September 1, and December 1 of each year based upon rate review date of WSJ prime rate as of February 1, May 1, August 1, and November 1 of each year. Line of credit loans WSJ + 3%, Variable rate new car loans WSJ prime rate. Minimum rate 4.00%, no maximum rate. Quick Cash Loan: \$20.00 application fee and must be employed by one of our select employee groups, maximum \$500.00, and payments must be on payroll deduction. Fresh Start Loan: \$20.00 application fee, must have a direct deposit coming to the credit union, loan must be repaid by direct deposit, and maximum \$1,000.00. Please ask for full details on our loan products.