



Aurora Credit Union®

LOAN RATES EFFECTIVE MARCH 1, 2010

All rates are subject to change without notice. Please contact a Loan Officer for current rates. All loans qualify for 1/4 % reduction with payroll deduction. Additional 1/4% Off Any Hybrid

NEW AUTO LOANS				Monthly Payment Per \$1,000 Borrowed	
Model Year	Term	APR	Down Payment		
New	24-60 Months	6.24	100% financing	\$44.44 / \$30.54 / \$23.60 / \$19.45	
New	24-60 Months	5.99	80% financing	\$44.33 / \$30.43 / \$13.49 / \$19.34	
USED AUTO LOANS - Additional 1/4% Off Any Hybrid				Monthly Payment Per \$1,000 Borrowed	
Model Year	Term	APR	Down Payment		
2009-2005	24 months	5.99%	100% financing	\$ 44.33	
2009-2005	36 months	6.25%	100% financing	\$ 30.55	
2009-2005	48-60 months	6.49%	100% financing	\$23.72 / \$19.57	
2009-2005	48-60 months	5.99%	80% financing	\$23.48 / \$19.33	
2004-2002	48 months	6.99%	80% financing	\$ 23.95	
2001 & Older	36 months	9.99%	80% financing	\$ 32.28	
1st Car Special for 2005 & Older - 48 months 6.40% / 6.15%				23.67 / 23.56	
MORTGAGE LOAN SPECIAL: \$300 off closing costs on 1st & 2nd Mortgages through April 30, 2010					
First Mortgages		APR	Points & Application Fees	Monthly Payment Per \$10,000 Borrowed	
Term	Variance				
15 year (180 mo) 80%		5.50%/5.25%	0.00 (5 year demand)	(Rate fixed for 5 years) \$81.72 / \$80.40	
		4.99%	with credit score of 731+	\$79.04	
30 year (360 mo) 80%		5.50%/5.25%	0.00 (5 year demand)	(Rate fixed for 5 years) \$56.80 / \$55.24	
		4.99%	with credit score of 731+	\$53.99	
Second Mortgages		Loan to Value	Points & Application Fees	Monthly Payments Per \$10,000 Borrowed	APR Variable
Term					
3, 4 or 5 years (36-60 months)		80%	0.00%	302.42 / \$233.04 / \$191.49	5.60/5.35%
Terms to 10 years; 3-5 year demand or fixed (5.15% with 731+FICO)				\$300.39 / \$230.99 / \$189.42	5.15%
**Home Equity Line of Credit		Loan to Value	Variable Rate	Current Prime Rate 3.25% Floor = \$4.0%	
APR					
4.00%		80%	Rate is based on Prime rate		

Closing costs range from \$200-\$800. Property insured required. Consult your tax advisor for interest deductibility.

** Your rate may increase but will never exceed 18% or go below 4%.

Personal Loans	Term	APR	Monthly Payment Per \$1,000 Borrowed	
Signature/Consolidation - 12 months max		9.24%	\$ 87.56	
Signature/Consolidation to \$2,500 - 36 months max		12.00%	\$ 33.32	
Signature/Consolidation > \$2,500 - 36 months max		12.25%	\$ 33.35	
Share Secured - 36 months		5.00%	\$ 29.98	
Kwik Cash Furniture - 3% per \$100 borrowed		12.25%	\$ 30.00	
Boat with 20%			Monthly Payment Per \$1,000 Borrowed	
Down Payment	Term	APR		
New	24 months	5.74%	\$ 44.21	
2004-2007	36-60 months	6.49%	\$30.65 / \$23.72 / \$19.57	
Used 2003-2001	Up to 48 months	6.74%	\$ 23.83	
2000 & Older	48 months max	12.25%	\$ 26.47	
Motorcycles, Mobile Homes				
Model Year	Term	APR	Down Payment	Monthly Payment Per \$1,000 Borrowed
New	24 months	5.74%	20% down payment	\$ 44.21
New	24 months	5.99%	15% down payment	\$ 44.33
2005-2009	36-60 months	6.24%	20% down payment	\$30.54 / \$23.60 / \$19.45
2005-2009	36-60 months	6.49%	15% down payment	\$30.65 / \$23.72 / \$19.57
2004-2002	Up to 48 months	6.74%	20% down payment	\$ 23.83
2004-2002	Up to 48 months	6.99%	15% down payment	\$ 23.95
2001 & Older	48 months max	12.25%	20% down payment	\$ 26.47

APR is the Annual Percentage Rate. Membership Eligibility Required. Equal Housing Opportunity. Your actual rate will be based on criteria such as your credit score, credit history, and payment method. Rates are subject to change without notice.

