



**SANTA BARBARA COUNTY FEDERAL CREDIT UNION
RATES ON NEW LOANS ONLY**

NEW SECURED		Level 1	Level 2	Level 3	Level 4
		700+	699-650	649-600	599-550
		Annual Percentage Rate			
36 Mo.	75% financing	3.00%	4.00%	6.00%	9.00%
	100% financing	3.50%	4.50%	6.50%	9.50%
48 Mo.	75% financing	3.50%	4.50%	6.50%	9.50%
	100% financing	4.00%	5.00%	7.00%	10.00%
60 Mo.	75% financing	4.00%	5.00%	7.00%	10.00%
	100% financing	4.50%	5.50%	7.50%	10.50%
72 Mo.	75% financing	4.50%	5.50%	7.50%	10.50%
	100% financing	5.00%	6.00%	8.00%	11.00%

Maturities of 84 & 96 months may be available. Interest rates are 1% higher for 84 months & 2% higher for 96 months.

**** Get an additional .25% discount for 50% financing or for a term of 24 mo. or less ****

Rates, terms & conditions are subject to change & credit approval. Loan rates effective 09/22/10.

<small>Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government</small>  <small>National Credit Union Administration, a U.S. Government Agency</small>	We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. 
<small>Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government -- National Credit Union Administration, a US Government Agency.</small>	