

**SANTA BARBARA COUNTY FEDERAL CREDIT UNION
LOAN RATE SHEET**

PROMOTIONAL RATES 12/16/09-2/26/10 ON NEW LOANS ONLY

		Level 1 700+			Level 2 699-650			Level 3 649-600			Level 4 599-550		
NEW SECURED		Up to 48 months	60 months	72 months	Up to 48 months	60 months	72 months	Up to 48 months	60 months	72 months	Up to 48 months	60 months	72 months
80% financing		4.25%	4.50%	4.75%	5.25%	5.50%	5.75%	7.25%	7.50%	7.75%	10.25%	10.50%	10.75%
	Hybrid	3.99%	4.25%	4.50%	4.99%	5.25%	5.50%	6.99%	7.25%	7.50%	9.99%	10.25%	10.50%
90% financing		4.75%	4.99%	5.25%	5.75%	5.99%	6.25%	7.75%	7.99%	8.25%	10.75%	10.99%	11.25%
	Hybrid	4.50%	4.75%	4.99%	5.50%	5.75%	5.99%	7.50%	7.75%	7.99%	10.50%	10.75%	10.99%
100% financing		5.50%	5.75%	5.99%	6.50%	6.75%	6.99%	8.50%	8.75%	8.99%	11.50%	11.75%	11.99%
	Hybrid	5.25%	5.50%	5.75%	6.25%	6.50%	6.75%	8.25%	8.50%	8.75%	11.25%	11.50%	11.75%

Maturities of 84 & 96 months are available for larger loan amounts. Interest rates are 1% higher for 84 months & 2% higher for 96 months.

USED SECURED		Up to 48 months	60 months	Up to 48 months	60 months	Up to 48 months	60 months	Up to 48 months	60 months
50% financing		4.25%	4.50%	5.25%	5.50%	7.25%	7.50%	10.25%	10.50%
	Hybrid	3.99%	4.25%	4.99%	5.25%	6.99%	7.25%	9.99%	10.25%
75% financing		4.75%	4.99%	5.75%	5.99%	7.75%	7.99%	10.75%	10.99%
	Hybrid	4.50%	4.75%	5.50%	5.75%	7.50%	7.75%	10.50%	10.75%
100% financing		5.50%	5.75%	6.50%	6.75%	8.50%	8.75%	11.50%	11.75%
	Hybrid	5.25%	5.50%	6.25%	6.50%	8.25%	8.50%	11.25%	11.50%

Financing up to 100% of Kelley Blue Book retail for vehicles up to 7 years old. Financing up to 100% of Kelley Blue Book wholesale for vehicles 7 years & older.

<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>	