



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

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

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

**** 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>	