



Where Members are Valued

VA Branch
 PO Box 98979
 Tacoma, WA 98496
 253-584-0079
 1-800-244-0874

Camp Murray Branch
 5146 Camp Murray
 Camp Murray, WA 98430
 253-582-3831
 1-800-228-2377

www.americanlake.org

Rates are valid as of January 1, 2014 and are subject to change at any time.

Loan Type	Maximum Loan Amount	APR	Term
Signature Loan	Up to \$10,000.00	10.40% to 16.00%	0 to 72 months
Automobile (New and Used)	Value of Vehicle	3.24% to 19.50%	0 to 84 months
RV (New and Used)	Up to \$150,000.00	5.50% to 17.50%	0 to 180 months
Street Legal Motorcycle	Value of Vehicle	5.25% to 16.00%	0 to 72 months
Boats	Value of Boat	7.50% to 16.00%	0 to 180 months
Other Collateralized		9.40% to 16.00%	0 to 36 months
Share Secured Loan	90% of Share	3% above Share Rate	0 to 120 months
CD Secured Loan	90% of Certificate	3% above CD Rate	Term of CD

Penalty Fees:

- If you are late 10 or more days in making a payment, a late charge fee of \$20.00 will be added to your account.

Rate Discounts:

- .25 % discount on loans (excluding Share and Certificate Secured loans) paid with automatic payment. Members will be notified and rate increased if automatic payment is stopped or loan becomes delinquent more than 60 days.
- .50% discount on loans secured by Hybrid or Electric vehicles.

Rate Premiums:

- 1% Rate premium added to RV Loans with terms greater than 120 months.
- 2% Rate premium added to Motorcycle loans under \$10K
- 3% rate premium added to the above Auto and RV vehicles over 10 to 15 years old
 - Maximum term for Auto vehicles over 10 to 15 years old = 48 months
 - Maximum term for RV vehicles over 10 to 15 years old = 120 months

***APR= Annual Percentage Rate. Subject to credit approval. Your rate and credit limit will be determined based on individual creditworthiness including income, debt ratio, and employment. Must be an American Lake Credit Union Member. Anyone living in a school district in the State of Washington is eligible for membership. Membership at American Lake Credit Union requires a savings account with a minimum balance of \$5.00. All vehicle loans subject to a \$35 Loan processing fee**