



**WOMEN'S SOUTHWEST FCU Fixed LOAN RATES<sup>4</sup> effective 10/7/11.** WSFCU members may apply. Print out a Membership *or* Loan Application from [feministcu.org](http://feministcu.org); click on "Easy to Join" *or* "Services" then "Loans." *Or* contact: PO Box 720207 – Dallas TX 75372 ~ 214.887.0700 ~ [WSFCUDallas@sbcglobal.net](mailto:WSFCUDallas@sbcglobal.net). All rates are *fixed* Annual Percentage Rates (APRs). This is a *summary* only; ask for details. All loans except Credit Builder, Share-Secured, and Incentive are subject to credit approval. *Rates, terms, and conditions, are subject to change without notice.* BILn AppILnRtsRegWS 10 7 11b

◆ **New MOTOR VEHICLE PURCHASE**

*Loans to buy new cars, motor homes, and motorcycles. (Maximum loan on a motor home = \$35,000). You may apply for 100%+ of the cost of the car; to reduce your chances of becoming "upside down," borrow 90% or less of Dealer Invoice.*

# of yrs. to re-pay	If Vehicle gets 15 or more Miles per Gallon		If vehicle gets fewer than 15 miles/gallon
	Up to 100% of cost of the car	100% of cost of car + tax, title, and license	100% of cost of car + taxes, title, and license
3	3.00-9.25%	4.00-11.25%	5.00-13.25%
4	3.00-10.25%	4.00-12.25%	5.00-14.25%
5	4.00-11.25%	5.00-13.25%	6.00-15.25%
6*	6.00-12.25%	7.00-14.25%	8.00-16.25%

\*72 months to pay on \$15,000 & up. Otherwise 60 mos. maximum



◆ **Used MOTOR VEHICLES<sup>5</sup>: Autos, Motor Homes, & Motorcycles – 2006-2010 models and Classic Cars\*\***

*Buy, refinance, or use a vehicle you own to back a loan with us for another purpose, such as buying a PC or paying a dentist.*

Take advantage of free used car values & car-buying coaching for members! Also, an article, free to members, on how to

pay less for a car. Just ask. You may apply for up to N.A.D.A. "average trade-in" value. (To reduce your chances of your loan becoming "upside down," borrow ≤ "rough trade-in" value.)

certified?	Yr <sup>7</sup>	Up to N.A.D.A. average trade-in value	N.A.D.A. avg. trade-in + tax, title, & lic. (purchases <i>only</i> )
Yes	5 <sup>7</sup>	3.00% to 13.00%	4.00% to 15.00%
No	4 <sup>7</sup>	5.00% to 15.00%	6.00% to 17.00%

If your loan is approved you'll be required to submit an inspection by a mechanic. *Ask for details.*

\*\*Classic cars: you may finance a classic car, refinance your classic car loan, *or* use your classic car as collateral for a loan *if*:

- It is listed in National Automobile Dealers' Association (NADA) guide *and*
- It is in good/excellent condition



◆ **SHARE CERTIFICATE-SECURED & "INCENTIVE" LOANS**

*Regular* certificate-secured loans: Annual Percentage Yield (APY) on Certificate + 6.00% = APR on loan.

*Incentive* loans carry an APR of 2.00% secured by a share certificate earning 0.00% APY. [0.00% is *not* a typo.]



◆ **CREDIT-BUILDER/ESTATE LOAN, SHARE (SAVINGS)-SECURED TYPES I & II, SAVINGS-BACKED CREDIT CARDS<sup>6</sup>**

Savings-Secured I backed by *your* savings, Type II by your relative or friend's savings. Credit-builder/Estate loans build *savings*, too.

All 3: no income verification or credit check. Borrow up to 94% of amount on deposit. Or, deposit \$106 for every \$100 you borrow. Up to 180 months (15 years) to pay. APR: 6.00%.

◆ **PERSONAL Loans & Credit Cards<sup>6</sup>**

*Minimum monthly payment on credit cards is 5% of the balance. APRs = 7.00 - 18.00%. (See, too, Savings-Backed Credit Cards.)*

\$ Amount	Maximum Term	\$ Amount	Maximum Term
\$500	6 months	\$2,500	30 months
\$1,000	12 months	\$3,000	30 months
\$1,500	18 months	\$4,000	36 months
\$2,000	24 months	\$5,000	40 months

**ABOUT BORROWING FROM WOMEN'S SOUTHWEST:**

1. Pay less each month—and receive a lower loan rate. Offer savings—or a motor vehicle—as collateral for your loan.
2. *Minimum* amount for all loans = \$500.
3. *Great service*: borrowing \$ to consolidate debts? We'll send the checks to your credit card companies *for* you!
4. We offer "risk-based pricing" and credit score plays a role in rates. The rate our Credit Committee initially approves for you will depend on such factors as the collateral you offer to back the loan, your credit score, & ratios of your debts to your income *at the time you apply*. If your application is approved, the rate you *pay* will be the rate that is in effect for your risk category on the date your loan's *funded*. Rates listed here reflect the lowest to highest rates within all risk categories that we offered as of the effective date above. Rates, terms, and conditions are subject to change without advance notice.
5. Title Transfer Processing Time Fee. If a dealer won't handle the title transfer on the car, motor home, or motorcycle you offer as collateral for your loan, you will pay a fee for the extra *time* it takes our staff to process the paperwork. Amount of fee:
  - ◆ \$25+cost for vehicles registered & licensed in Texas or California.
  - ◆ \$99+cost for vehicles registered & licensed in *other* states.
6. If you apply for a credit card, ask for our "Credit Card Disclosure"—or go to [feministcu.org](http://feministcu.org). Click on "services" then "loans."
7. Max. used vehicle term: 60 months certified, 48 months if not.