

## vehicle loans

Your exact loan rate will be determined once your loan is approved, based on your credit score.

|                                     | APR*<br>as low as |                         | APR*<br>as low as |
|-------------------------------------|-------------------|-------------------------|-------------------|
| <b>2020 &amp; Newer Model Years</b> |                   | <b>2017 – 2018</b>      |                   |
| Up to 36 months .....               | 2.39%             | Up to 48 months .....   | 2.85%             |
| 37 to 66 months .....               | 2.55%             | 49 to 60 months .....   | 3.05%             |
| 67 to 72 months** .....             | 2.95%             | 61 to 66 months .....   | 3.15%             |
| 73 to 84 months*** .....            | 3.85%             | 67 to 72 months** ..... | 3.45%             |
| <b>2019</b>                         |                   | <b>2015 – 2016</b>      |                   |
| Up to 60 months .....               | 2.75%             | Up to 48 months .....   | 3.35%             |
| 61 to 66 months .....               | 2.85%             | 49 to 60 months .....   | 3.55%             |
| 67 to 72 months** .....             | 3.15%             | 61 to 66 months .....   | 3.95%             |
| 73 to 84 months*** .....            | 4.55%             | <b>2014 &amp; older</b> |                   |
|                                     |                   | Up to 60 months .....   | 3.95%             |

Listed rates require automatic recurring payments from a Reliant account or another institution (external account). Member responsible for any fees or limitations associated with external accounts. If payment coupons are requested, rates will increase by 0.50%.

\*Stated Annual Percentage Rate (APR) applies to automatic payment for model years and terms listed above. Your APR will be based on your credit score, model year of your vehicle, term of loan, and repayment method. Rates are subject to change without notice. GAP coverage is available for new or used vehicles, including cars, vans, and light trucks. Ask for details.

\*\*Minimum loan amount for 67 to 72 months is \$15,000.  
\*\*\*Minimum loan amount for 73 to 84 months is \$25,000.

## business vehicle loans

Rates for business/commercial vehicle loans are determined by our business lending department. Please inquire for these rates and terms.

## vehicle refinance loans

For Vehicles financed at other financial institutions

Financing available up to the remaining term of your existing loan at Reliant's current vehicle loan rates. You may lower your monthly payment or shorten the term of your loan—maybe both!

## recreational vehicle loans

| Boats, Campers & RVs                | APR<br>Auto Pymt | ATVs, Motorcycles, Golf Carts,<br>Personal Watercraft & Snowmobiles. | APR<br>Auto Pymt |
|-------------------------------------|------------------|--|------------------|
| <b>2017 &amp; Newer Model Years</b> |                  | <b>2017 &amp; Newer Model Years</b>                                  |                  |
| Up to 36 months .....               | 5.75%            | Up to 36 months .....  | 6.25%            |
| 37 to 60 months .....               | 6.25%            | 37 to 60 months .....  | 6.95%            |
| 61 to 144 months .....              | 6.80%            | <b>2016 &amp; older</b>  |                  |
| <b>2016 &amp; older</b>             |                  | Up to 60 months .....  | 7.25%            |
| Up to 60 months .....               | 6.75%            |  |                  |
| 61 to 120 months .....              | 6.95%            |  |                  |

Listed rates require automatic recurring payments from a Reliant account or another institution (external account). Member responsible for any fees or limitations associated with external accounts.

If payment coupons are requested, rates will increase by 0.50%. Recreational vehicle loans may be subject to a \$20 lien filing fee.

GAP coverage is available for new or used power sport vehicles (includes motorcycles, all-terrain vehicles, snowmobiles, and personal watercraft) at a cost of \$155. Ask for details.

## take the dealer-offered incentive and run!

Automobile manufacturers frequently offer buyers a choice of either 0% financing or an incentive. 0% financing isn't always the best option.

When you choose the dealer's incentive instead and finance at Reliant's low auto loan rate, you may actually save more money.

Check out the examples below. Use our online calculators (<https://www.reliantcu.com/resources/calculators>)

to help you find the best rate and term for your new vehicle loan.

| 36 Month Example ... 0.0% or 2.39% |                  |                   | 48 Month Example ... 0.0% or 2.55% |                  |                   | 60 Month Example ... 0.0% or 2.55% |                  |                   |
|------------------------------------|------------------|-------------------|------------------------------------|------------------|-------------------|------------------------------------|------------------|-------------------|
|                                    | Dealer Financing | Reliant Financing |                                    | Dealer Financing | Reliant Financing |                                    | Dealer Financing | Reliant Financing |
| Purchase Price                     | \$25,000         | \$25,000          | Purchase Price                     | \$25,000         | \$25,000          | Purchase Price                     | \$25,000         | \$25,000          |
| Dealer's Incentive                 | 0                | -\$3,000          | Dealer's Incentive                 | 0                | -\$3,000          | Dealer's Incentive                 | 0                | -\$3,000          |
| Amount Refinanced                  | \$25,000         | \$22,000          | Amount Refinanced                  | \$25,000         | \$22,000          | Amount Refinanced                  | \$25,000         | \$22,000          |
| Annual Percentage Rate*            | <b>0.00%</b>     | <b>2.39%</b>      | Annual Percentage Rate*            | <b>0.00%</b>     | <b>2.55%</b>      | Annual Percentage Rate*            | <b>0.00%</b>     | <b>2.55%</b>      |
| Monthly Payment                    | <b>\$694.44</b>  | <b>\$633.89</b>   | Monthly Payment                    | <b>\$520.83</b>  | <b>\$482.59</b>   | Monthly Payment                    | <b>\$416.67</b>  | <b>\$390.93</b>   |
| Total Payment                      | \$25,000         | \$22,820.00       | Total Payment                      | \$25,000         | \$23,164.42       | Total Payment                      | \$25,000         | \$23,455.66       |

**You save \$2,180.00 at Reliant!**

**You save \$1,835.58 at Reliant!**

**You save \$1,544.34 at Reliant!**

## home loans

### HOME MORTGAGES

Conventional - FHA - SONYMA - VA - First-time homebuyers options

Rates change daily; call or visit [reliantcu.com](http://reliantcu.com) for current information.

### HOME EQUITY LINE OF CREDIT

**No Application Fee, No points, and No Closing Costs<sup>1</sup>**

Access period: 10 years - Repayment period: 15 years

**Prime Option** - Prime + 0.00%

**Prime Plus** - Prime + .99%

|   | APR<br>Auto Pymt | APR<br>Direct Bill |
|---|------------------|--------------------|
| Introductory rate for new accounts <sup>2</sup> .....   | 0.00%            | Same               |
| <i>The introductory rate is available for new Reliant HELOC accounts and is fixed until the first day of the fourth calendar month following the date of closing.</i> |                  |                    |
| Regular rate <sup>2</sup> - Prime Option .....  | 3.25%            | Same               |
| Regular rate <sup>2</sup> - Prime Plus .....  | 4.24%            | Same               |

Listed rates require automatic recurring payments from a Reliant account or another institution (external account). Member responsible for any fees or limitations associated with external accounts. If payment coupons are requested, rates will increase by 0.50%.

### HOME EQUITY INSTALLMENT LOANS\*

(Minimum \$7,500)

|                         | APR<br>Auto Pymt |
|-------------------------|------------------|
| Up to 60 months .....   | 3.59%            |
| 61 to 120 months .....  | 3.79%            |
| 121 to 180 months ..... | 3.99%            |

### HOME IMPROVEMENT LOANS\* (Maximum \$35,000)

|                        |       |
|------------------------|-------|
| Up to 60 months .....  | 5.99% |
| 61 to 120 months ..... | 6.99% |

### MANUFACTURED HOUSING\* (Rented lot; 15% down)

|                              |        |
|------------------------------|--------|
| Double Wide:                 |        |
| New: Up to 240 months .....  | 8.00%  |
| Used: Up to 120 months ..... | 9.00%  |
| Single:                      |        |
| New: Up to 240 months .....  | 9.50%  |
| Used: Up to 120 months ..... | 10.00% |

## other loans

|                                   | APR<br>Auto Pymt |
|-----------------------------------|------------------|
| <b>PERSONAL LOANS</b>             |                  |
| Unsecured - Up to 36 months ..... | 6.99%            |
| Unsecured - 37 to 48 months ..... | 7.49%            |
| Unsecured - 49 to 60 months ..... | 7.99%            |

### LAWN & GARDEN EQUIPMENT, TRACTOR AND UTILITY TRAILER LOANS

|                       |       |
|-----------------------|-------|
| Up to 60 months ..... | 6.25% |
|-----------------------|-------|

### ONE PAYMENT NOTES

|                       |       |
|-----------------------|-------|
| Up to 12 months ..... | 9.40% |
|-----------------------|-------|

Interest paid monthly.

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|                                       | APR<br>Auto Pymt          |
|---------------------------------------|---------------------------|
| <b>SHARE SECURED</b>                  |                           |
| Up to 60 months .....                 | Pledged Share rate +2.00% |
| <b>CERTIFICATE SECURED</b>            |                           |
| Up to 60 months .....                 | Pledged CD rate +2.00%    |
| <b>OVERDRAFT LINE OF CREDIT</b> ..... |                           |
|                                       | 18.00%                    |

## visa platinum credit card

|                                |                                      |       |
|--------------------------------|--------------------------------------|-------|
| Visa Credit Card               | Introductory Rate <sup>4</sup> ..... | 0.99% |
| Tier 1 Rate <sup>3</sup> ..... | 7.50%                                |       |
| Tier 2 Rate <sup>3</sup> ..... | 8.50%                                |       |
| Tier 3 Rate <sup>3</sup> ..... | 10.50%                               |       |
| Tier 4 Rate <sup>3</sup> ..... | 13.50%                               |       |
| Tier 5 Rate <sup>3</sup> ..... | 16.50%                               |       |

(0.99% APR applies to all transactions completed in the first six months)

<sup>1</sup>Reliant will pay all third-party fees on its Home Equity Line of Credit provided an initial advance of \$15,000 or more is taken. If you do not maintain a balance on the Line of Credit throughout the 36 months after the date it is opened, you must reimburse the credit union for certain fees Reliant paid to third parties in connection with opening the line. These fees will generally total between \$295 (for \$7500 line) and \$2,893 (for \$175,000 line).

<sup>2</sup>ANNUAL PERCENTAGE RATE. The rate for a Home Equity Line of Credit is based on the Prime Rate published in *The Wall Street Journal* on the last business day of the second month of the calendar quarter preceding the change date plus a margin of 0% for the Prime Option plan and plus .99% for the Prime Plus plan. Your rate may vary if the Prime Rate varies, but it will not exceed 15.00% APR or be less than 3.00% APR. The minimum line amount for the Prime Option plan is \$40,000, with an initial advance of at least \$15,000. The minimum line amount for the Prime Plus plan is \$7,500 with an initial advance of \$5,000. Existing Reliant HELOC accounts must meet additional conditions to refinance to this program.

<sup>3</sup>Your variable rate is determined by an Index and a percentage amount above the Index called the Margin. Your margin is based on a six-month review of your credit history. The margin will be assigned every six months and will remain in effect until the next credit review. The Index is based on the highest Prime Rate published in *The Wall Street Journal* on the last business day of the month preceding the current calendar quarter. The Index may change quarterly. Your variable rate will not exceed 18.00% APR. No annual fee.

<sup>4</sup>0.99% APR applies to all purchase, balance transfers, and cash advance transactions completed on accounts opened for six months from the date the account is opened. After that date, all balances will be subject to the variable rate outlined in footnote #3. The 0.99% APR does not apply to balance transfers of existing Reliant Visa credit card balances.

All loan terms, conditions, and interest rates are subject to change. All Reliant loans are subject to approval and must meet credit-granting terms and conditions. Membership eligibility required.

