



# Lending Rates

Rates are current as of 7/01/2016. **GUIDELINE RESTRICTIONS APPLY TO ALL LOANS.**

**RATES ARE THE LOWEST RATES AVAILABLE. Interest rates will be determined by individual credit worthiness and term of loan. Vehicle loan rates will be determined by individual credit worthiness, term of loan and age of vehicle. Mortgage rates are determined by individual credit worthiness, term and loan to value criteria.**

Please call Credit Union of Denver at 303.239.1150 or 800.279.3288 to obtain current rate information.

## Mortgages

Type of Loan	Rates As Low As (APR)
2nd Mortgage - 80% LTV**	3.99%
2nd Mortgage - 90% LTV**	5.74%
2nd Mortgage - 100% LTV**	7.74%
HELOC† - 80% LTV**	3.99% variable (thru 2016)
1st Place Mortgage - 80% LTV**	3.24%
Non-Owner Occupied	9.99%

† Home Equity Line of Credit      \*\*LTV - Loan to Value

## Savings Secured

Type of Loan	Lowest Rate	Term
Share	3.0% above Share Rate	up to 48 months
Share Certificate	3.0% above Share Certificate Rate	up to maturity of Certificate

## Secured Loans

Secured loans consist of titled trailers (horse, flatbed cargo and craft) and non-titled ATVs, dirt bikes, jet skis and snowmobiles.

	Rates As Low As (APR)
Secured Loan	8.49%

## New/Used Vehicle, Motorcycle & RV

Type of Loan	Rates As Low As (APR)
New/Used/Autos/Trucks/Classics	2.87% (up to 63 months)
New/Used/Autos/Trucks/Classics	3.12% (64 to 75 months)
New/Used/Autos/Trucks/Classics	3.87% (76 to 84 months)
New/Used/Motorcycles/Classics	3.24% (up to 60 months)
New/Used/Motorcycles/Classics	3.74% (61 to 72 months)
New & Used RV	4.99% (up to 180 months)

## Unsecured

Type of Loan	Rates As Low As (APR)
Personal Unsecured	8.49% (up to 36 months)
Personal Unsecured	8.74% (37 to 60 months)
Overdraft Line of Credit	17.50%

## MasterCard®

All MasterCard® Credit Cards rates are variable, have no annual fee, no balance transfer fee and earn CUREwards™

Type of Loan	Rate (VAPR†)
Platinum	7.49% to 14.49%
Secured	14.49%

††Variable Annual Percentage Rate      \*Annual Percentage Rate

## Credit Union of Denver Contact Numbers

Credit Union of Denver Main Line	303.234.1700 or 800.279.3288
Card Department	303.963.1340 or 800.279.3288
Call-24 Telephone Banking	303.231.9014 or 800.951.9014
Lending Department Financial Services	303.202.5658
24 Hour Loan Center	303.202.5659 or 800.280.0234
<b>Lost/Stolen MasterCard® Credit Card</b>	<b>888.449.7728</b>
<b>Lost/Stolen ATM &amp; Debit MasterCard®</b>	<b>888.918.7746</b>