

GUIDELINE RESTRICTIONS APPLY TO ALL LOANS.

RATES ARE THE LOWEST RATES AVAILABLE. Not all borrowers will qualify for the lowest rate. 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		New/Used Vehicle, Motorcycle & RV	
Type of Loan	Rates As Low As (APR)	Type of Loan	Rates As Low As (APR)
2nd Mortgage ~ 80% LTV**	5.24%	New/Used/Autos/Trucks/Classics	3.95% (up to 63 months)
2nd Mortgage ~ 90% LTV**	5.75%	New/Used/Autos/Trucks/Classics	4.65% (64 to 75 months)
2nd Mortgage ~ 100% LTV**	7.74%	New/Used/Autos/Trucks/Classics	5.30% (76 to 84 months)
HELOC† ~ 80% LTV**	4.99% variable (thru 2019)	New/Used/Motorcycles/Classics	4.99% (up to 60 months)
1st Place Mortgage ~ 80% LTV**	4.75%	New/Used/Motorcycles/Classics	5.49% (61 to 72 months)
Non-Owner Occupied	4.85%	New & Used RV	5.24% (72 to 96 months)
		New & Used RV	5.24% (120 to 180 months)
		New & Used RV	5.24% (210 to 240 months)

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

Savings Secured			Unsecured	
Type of Loan	Lowest Rate	Term	Type of Loan	Rates As Low As (APR)
Share	3.0% above Share Rate	up to 48 months	Personal Unsecured	8.49% (up to 36 months)
Share Certificate	3.0% above Share Certificate Rate	up to maturity of Certificate	Personal Unsecured	8.74% (37 to 60 months)
			Overdraft Line of Credit	17.50%

Secured Loans			MasterCard®	
Secured loans consist of titled trailers (horse, flatbed cargo and craft) and non-titled ATVs, dirt bikes, jet skis and snowmobiles.			All MasterCard® Credit Cards rates are variable, have no annual fee, no balance transfer fee and earn CUREwards™	
	Rates As Low As (APR)		Type of Loan	Rate (VAPR††)
Secured Loan	8.49%	(up to 60 months)	Platinum	9.24% to 16.24%
			Secured	16.24%
			††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	303.202.5659
24 Hour Loan Center	303.202.5659 or 800.280.0234
Lost/Stolen MasterCard® Credit Card	888.449.7728
Lost/Stolen ATM & Debit MasterCard®	888.918.7746

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