

**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**

Type of Loan	Rates As Low As (APR)
2nd Mortgage ~ 80% LTV**	5.24%
2nd Mortgage ~ 90% LTV**	5.75%
2nd Mortgage ~ 100% LTV**	7.74%
HELOC† ~ 80% LTV**	4.99% variable (thru 2019)
1st Place Mortgage ~ 80% LTV**	4.40%
Non-Owner Occupied	5.24%

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

**Savings Secured**

Type of Loan	Lowest Rate	Term
<b>Share</b>	3.0% above Share Rate	up to 48 months
<b>Share Certificate</b>	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% (up to 60 months)

**New/Used Vehicle, Motorcycle & RV**

Type of Loan	Rates As Low As (APR)
New/Used/Autos/Trucks/Classics	3.98% (up to 63 months)
New/Used/Autos/Trucks/Classics	4.68% (64 to 75 months)
New/Used/Autos/Trucks/Classics	5.33% (76 to 84 months)
New/Used/Motorcycles/Classics	4.99% (up to 60 months)
New/Used/Motorcycles/Classics	5.49% (61 to 72 months)
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)

**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††)
<b>Platinum</b>	9.24% to 16.24%
<b>Secured</b>	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
<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>

**cudenver.com | 303.239.1150**

