

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 | 3.98% (up to 63 months) |
| 2nd Mortgage ~ 90% LTV** | 5.75% | New/Used/Autos/Trucks/Classics | 4.68% (64 to 75 months) |
| 2nd Mortgage ~ 100% LTV** | 7.74% | New/Used/Autos/Trucks/Classics | 5.33% (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** | 4.19% | New/Used/Motorcycles/Classics | 5.49% (61 to 72 months) |
| Non-Owner Occupied | 5.24% | 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 Debit MasterCard® | 888.918.7746 |

cudenver.com | 303.239.1150

