

## IMPORTANT LOAN INFORMATION

**Ent Federal Credit Union**  
P.O. Box 15819  
Colorado Springs, CO 80935-5819  
(719) 574-1100 • 800-525-9623 • Ent.com

The following examples are provided as estimates of various loan products and are intended to be used as a guideline. Your individual loan request may differ. Please contact one of our loan representatives for additional information on our products and your particular lending needs at (719) 574-1100 or 1-800-525-9623. Our Mortgage Lending Department can be reached at (719) 550-6499 or 1-800-525-9623. Mortgage Loan examples may be obtained through the following link: <http://www.EntRealEstateLoans.com>

### All Consumer Loans:

- Standard credit qualifications apply and all loans are subject to final credit approval
- Rate and term are dependent upon credit qualifications and/or amount financed
- Rates and Terms are subject to change without notice
- Rate and term of motor vehicle loans are dependent upon credit qualifications and year of vehicle
- Financing available to 70% for Mortgage Freedom loans, 80% for Home Equity loans, 90% for motor home, boat and travel trailer loans, and 100% for other consumer loans with approved credit.
- A .25% discount will apply for members that have automatic payment
- Home equity loans available for residential property located within the state of Colorado, USA. Property insurance is required.

### Secured Auto Loan

Example: Loan of \$15,000.00 at an Annual Percentage Rate (APR) of 4.74% and a term of 60 months. Monthly payment of approximately \$280.97, with total estimated Finance Charge of \$1,875.31.

### Motor Home

Example: Loan of \$25,000.00 at an APR of 8.24% and a term of 72 months. Monthly payment of approximately \$441.41 with total estimated Finance Charge of \$6780.64.

### Other Secured Loans

#### Travel Trailer/Boats

Example: Loan of \$20,000.00 at an APR of 8.24% and a term of 72 months. Monthly payment of approximately \$353.13 with total estimated Finance Charge of \$5424.43.

On Savings Secured Loans (Share or Certificate) the minimum loan amount is \$500. Interest rate is 2.00% above the Savings Rate (Minimum APR is 5.00%). Certificates must be renewed until the loan is paid. Any change in the certificate dividend rate will result in a higher APR\* and higher payments. For current savings account rates please reference "Savings Rates".

### Personal (Unsecured)

Example: Loan of \$10,000.00 at an APR of 12.50% and a term of 48 months. Monthly payment of approximately \$265.92, with a total estimated Finance Charge of \$2,764.11. (For additional information on our Open-End Line of Credit Loan please reference our disclosure titled "Visa Check Card/Line of Credit Loan/ATM Card Disclosure").

### Mortgage Freedom Loan

Example: Loan of \$25,000.00 at an APR of 4.50%, and a 120-month term (70% or less LTV). Monthly payments of approximately \$259.09, and a total Finance Charge estimated at \$6,090.41. Consult a tax advisor regarding the deductibility of interest. Ent does not escrow for taxes and insurance.

### Home Equity Loan

Rates may vary based on individual credit criteria, loan terms and loan to value (LTV). Example: Loan of \$25,000.00 at an APR of 5.99%, and a 180-month term (80% or less LTV). Monthly payments of approximately \$210.85, and a total Finance Charge estimated at \$12,952.04. Consult a tax advisor regarding the deductibility of interest. Closing costs may range from \$100-\$500, which may include but are not limited to appraisal, title policy, credit report, and survey.

### Home Equity Line of Credit

(Closing costs will vary, generally between \$100 - \$500 depending on loan amount. Closing costs may include, but are not limited to appraisal, title insurance, and filing fees). Minimum loan amount is \$5,000. Rates may vary based on individual credit criteria, loan terms and loan to value (LTV). The Home Equity Line of Credit has a fixed rate during the five-year draw period, at the end of the five-year draw period the APR will be adjusted based on the Wall Street Prime plus a margin. The Variable Rate Home Equity Line of Credit has an APR that varies monthly and is based on the Wall Street Journal Prime plus a margin. The index as of 12/17/08 was 3.25% and resulted in APRs for the Home Equity Line of Credit ranging from 5.00% - 7.25% and APRs for the Variable Rate Home Equity Line of Credit ranging from 4.00% - 6.00% with auto pay discount from your Ent account. The APR for the Home Equity Line of Credit and Variable Rate Home Equity Line of Credit will not exceed 18%. The minimum monthly payment on any home equity line of credit is interest only on the outstanding balance, during the draw period. Loan term up to 240 months (60-month draw period, 180-month repayment period). A balloon payment may result. At maturity, members may pay any unpaid balance or refinance, subject to credit qualifications. You should contact your tax advisor regarding the deductibility of interest and charges.

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Ent is a community-chartered credit union.

Ent is an Equal Opportunity Employer. M/F/D/V

EQUAL OPPORTUNITY LENDER



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.