

Loan Rates

The Annual Percentage Rates* and corresponding Daily Periodic Rate for each loan sub-account are shown below. The amount and due date of payments will be determined at the time of each advance and disclosed on the Advance Request Voucher. Rates are subject to change. Please call the loan department at 404-888-1648 for current rates or if you have additional questions.

*The rates may vary depending on each individual's credit history and underwriting factors.

Effective August 1st, 2017

<i>Sub Account Description</i>	<i>Daily Periodic Rate</i>	<i>Annual Percentage Rate</i>
Vehicles 2016 and Newer (\$30,000 min. for 84 month term)		
Approx. 0-84 months	0.004082% - 0.043151%	1.49% - 18.00%*
Vehicles 2013 – 2015 (\$30,000 min. for 84 month term)		
Approx. 0-84 months	0.005452% - 0.043151%	1.99% - 18.00%*
Vehicles 2012 and Older (\$30,000 min. for 84 month term)		
Approx. 0-84 months	0.008192% - 0.043151%	3.99% - 18.00%*
Boats		
Approx. 0-84 months	0.009562% - 0.020137%	3.49% - 7.35%*
Approx. 85 months and over	Call for current rates.	Call for current rates.
Recreational Vehicles		
Approx. 0-84 months	0.009562% - 0.020137%	3.49% - 7.35%*
Approx. 85 months and over	Call for current rates.	Call for current rates.
Motorcycles (approx. 60 mos. only on loan amounts of \$12,000 or more)		
Approx. 0-72 months	0.009562% - 0.020137%	3.49% - 7.35%*
Quick Cash Loans		
Approx. 0-12 months	0.049180%	18.00%*
Share Secured Advances		
Approx. 0-12 months	5% above rate	
Approx. 13-60 months	3% above rate	
Share Secured Advances C.D.'s (minimum deposit of \$1,000)		
Approx. 0-12 months	5% above rate	
Approx. 13-60 months	3% above rate	
Term Advances		
Approx. 1-36 months	0.019178% - 0.0491803%	7.00% - 18.00%
Approx. 37-48 months	0.022603% - 0.0491803%	8.25% - 18.00%
Approx. 49-60 months	0.023973% - 0.0491803%	8.75% - 18.00%
Revolving Credit Advances		
Open-ended	0.0219780% - 0.049180%	8.00%-18.00%

*Loan to Value over 110% adds 1.00% to the rate, over 120% adds 1.50%, 130% adds 2.00%. Loan to Value cannot exceed 140%. The minimum loan amount for boats financed 73 months or longer is \$15,000. The minimum loan amount for RVs and Motorcycles financed 73 months or longer is \$12,000.00.

All loans are secured by any property specifically pledged and shares on deposit with the credit union. In addition, ALL loans are cross-collateralized by all property and shares pledged to secure any loan or advance. For example, a car pledged to secure a New Car loan will also secure a personal loan. Cross-collateralization does not apply to your home, any Keogh or IRA accounts with us, or to property defined as household goods under Regulation AA or 12 CFR 706.

Actual loan rate will be based upon the borrower'(s) credit worthiness and conditions that apply. Rates are subject to change without notice. All Pinnacle Credit Union loans are subject to income and identification verification and credit approval. Contact the Credit Union for full details on the rates, terms, fees and conditions that may apply.

SKIP PAYMENT: You may omit making your December payment as promoted annually. Other Skip Pay promotions may be offered during similar months. You must complete a Skip Payment coupon to receive this offer. Loans must be current to qualify. The skip payment fee is \$35.00 for the Skip-A-Payment Promotion. The fee will increase the finance charge for the month that it is added. You may skip other months other than the promotion periods by making your request in writing. Finance charges (interest) will continue to accrue during those months skipped. Maximum number of skips for Auto loans is 3.

LATE CHARGES: For payments 15 days or more past due, a late charge or 5% installment due will be charged, minimum of \$5.00.

COLLECTION COSTS: You promise to pay all costs of collecting the amount owed under this agreement including court costs and reasonable attorney fees not in the excess of 15% of the unpaid debt.

FILING FEE: You will be charged a filing fee at the time of the advance if the credit union takes a security interest in your collateral. The amount of the fee is based on the fee required by state law for the credit union to obtain a lien of your property. The amount of the fee will be disclosed on the voucher.