

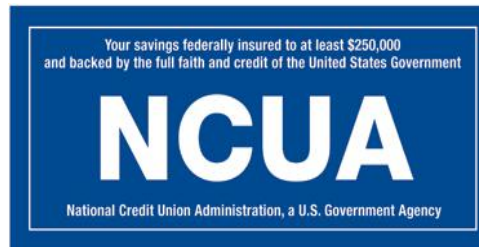


Please feel free to call us with your questions @ (724) 845-8923 or utilize our informational website to answer your question when the office is closed. There are loan starter applications available and a loan calculator to help figure payments.

www.alleghenymetalcu.org



Your Credit Union is backed by the full faith and credit of the U.S. Government by the National Credit Union Administration (NCUA). The National Credit Union Share Insurance Fund (NCUSIF), which works just like the FDIC, insures deposits up to at least \$250,000. Detailed information on insurance can be found online at www.ncua.gov in the Share Insurance Toolkit section.



~Equal Opportunity Lender



LOAN RATES

As of January 23, 2012



ALLEGHENY METAL FEDERAL CREDIT UNION

260 Pershing Avenue
Leechburg, PA 15656
Phone: (724) 845-8923
Fax: (724) 845-7452

www.alleghenymetalcu.org



LOAN RATES EFFECTIVE 01-23-2012

*** Loan rates are subject to change***

To qualify for the AA rates below one must have:

Debt-to-Income Ratio under 30% & Credit Profile Score of at least 10

<u>NEW VEHICLES</u>	<u>TERM</u>	<u>NEW RATE</u>	<u>AA RATE</u>
(100% of Sticker)	36 Months	3.75%	2.75%
Includes refinancing on "Other Lender Contract"	48 Months	4.25%	3.25%
Within 6 months of purchase	60 Months	4.50%	3.50%
Includes vehicles 2011 or newer with fewer than 10,000 miles	72 Months	5.25%	4.25%

<u>USED VEHICLES 2007 or Newer</u>	<u>TERM</u>	<u>NEW RATE</u>	<u>AA RATE</u>
Maximum amount of NADA value	Up to 36 Months	5.00%	4.00%
	48 Months	5.25%	4.25%
	60 Months	5.50%	4.50%

<u>USED VEHICLES 2005 to 2006</u>	<u>TERM</u>	<u>RATE</u>	
Maximum amount of NADA value	Up to 36 Months	6.75%	
	48 Months	7.00%	
	60 Months	7.25%	

Vehicles 2004 & Older with NADA Clean Retail Value:

\$15,000.00 & ABOVE qualify for the 36-60 month terms for above 2005 - 2006 Rates

\$14,999.00 & BELOW qualify for 36 months term only for the above 2005 - 2006 Rates

<u>SIGNATURE LOANS</u>	<u>TERM</u>	<u>RATE</u>	<u>AA RATE</u>
\$12,000 Maximum	12 Months	9.00%	7.50%
	24 Months	9.50%	7.75%
	36 Months	10.00%	8.25%
	48 Months	10.50%	8.75%
	60 Months	11.00%	9.25%

HOME EQUITY LOANS

<u>FIXED RATE</u>	<u>TERM</u>	<u>RATE</u>
Minimum Amount	5 Years	4.75%
of \$15,000 - Over	6 to 10 Years	5.25%
\$50,000 needs Board Approval	11 to 15 Years	6.00%

NO FEES IF KEPT THROUGH 60 MONTHS
CALL THE CREDIT UNION FOR DETAILS

MOBILE HOME LOANS

<u>FIXED RATE</u>	<u>TERM</u>	<u>RATE</u>
	5 Years	9.00%
	6 Years	9.50%
	7 Years	10.50%
	8 Years	11.50%
	9 Years	12.00%
	10 Years	12.50%

100% SHARE

<u>SECURED LOANS</u>	<u>TERM</u>	<u>RATE</u>
	Up to 36 Months	4.50%
	48 Months	4.75%
	60 Months	5.50%

REQUIRED LOAN DOCUMENTS: (Please call if you have questions)

The following documents are required from the member (and co-signer) when applying for a loan:

Vehicle Loan

- Proof of income for last 3-4 weeks for vehicle owner
 - Pay stubs
 - Pension
 - Social Security & Disability
- Current Proof of Insurance on vehicle
- Buyers order from dealership or copy of title from private owner, (if Refinancing a Buyers Order does not apply, instead see below)
- Refinancing
 - Must have received Vehicle registration in your name
 - At least two payments must have been made
 - Current Billing Statement
 - 10 -day pay off (after last payment clears)
 - Mailing address for payoff (may be different than normal payment address)

Personal Loan

- Proof of income for last 3-4 weeks
 - Pay stubs
 - Pension
 - Social Security & Disability
- Spouse if married
 - Pay stubs
 - Pension
 - Social Security & Disability

Home Equity Loan Requirements before Applying

- ❖ You must have at least 20% equity in your property
- ❖ The Credit Union must be the 2nd lien holder on the property
- ❖ LINES OF CREDIT count as a lien against your property
- ❖ Property cannot be held in "TRUSTS"
- ❖ The property must be your primary residence

Home Equity Loan Required Documents

- If taxes are being paid by the homeowner, the taxes from the current year must be provided
- W-2 forms for the employed homeowner and spouse if married
- Proof of income for last 3-4 weeks for homeowner and spouse if married
 - Pay stubs
 - Pension
 - Social Security & Disability
- Current Homeowners Insurance Policy pages which provide dollar amounts of insurance on the dwelling and/or other structures
- If there is a first mortgage, you must have the Mortgage Co. fax the current payoff balance to the Credit Union



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