



## Consumer Loan Rates

*Accurate as of January 20, 2012*

Loan Type	Interest Rate	Annual Percentage Rate	Maximum Term Available	Monthly Payment per \$1,000 borrowed
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**Loan Sale: Autos, RVs, Boats & Motorcycles: Requires a new or existing Beacon Checking Account**

	2.50%	2.565%	3 years	\$28.87
2010 - 2012	2.75%	2.799%	4 years	\$22.03
<i>(No minimum loan amount)</i>	3.00%	3.040%	5 years	\$17.97
	3.50%	3.534%	6 years	\$15.42
	2.75%	2.815%	3 years	\$28.98
2007 - 2009	3.00%	3.050%	4 years	\$22.14
<i>(No minimum loan amount)</i>	3.25%	3.290%	5 years	\$18.09
	3.75%	3.784%	6 years	\$15.54

**Autos, RVs, Boats & Motorcycles: Does NOT require a new or existing Beacon Checking Account**

	3.50%	3.566%	3 years	\$29.31
2010 - 2012	3.90%	3.950%	4 years	\$22.45
<i>(No minimum loan amount)</i>	4.00%	4.040%	5 years	\$18.42
	4.50%	4.534%	6 years	\$15.88
	3.75%	3.816%	3 years	\$29.42
2007 - 2009	4.00%	4.050%	4 years	\$22.58
<i>(No minimum loan amount)</i>	4.25%	4.290%	5 years	\$18.54
	4.75%	4.784%	6 years	\$16.00
	5.60%	5.667%	3 years	\$30.25
2004 - 2006	5.75%	5.801%	4 years	\$23.38
<i>(No minimum loan amount)</i>	5.95%	5.991%	5 years	\$19.32

**Secured Loans**

**Secured: Autos, RVs, Boats & Motorcycles - 2003 or Older**

\$5,001 - Above	8.00%	8.042%	5 years	\$20.28
Under \$5,000 <sup>1</sup>	10.75%	10.961%	4 years	\$25.73

**Secured: ATVs, Watercraft & Snowmobiles (no minimum loan amount)**

2007 or Newer	5.75%	5.791%	5 years	\$19.22
2006 or Older	7.95%	8.002%	4 years	\$24.40

**Unsecured Loans**

\$5,001 - Above	10.00%	10.052%	4 years	\$25.37
Under \$5,000 <sup>1</sup>	13.75%	13.967%	4 years	\$27.21

**Home Improvement<sup>1</sup>**

With Estimates	8.50%	8.644%	6 years	\$17.79
Without Estimates	9.50%	9.646%	6 years	\$18.28

**Boats & RVs: Requires a new or existing Beacon Checking Account**

2009 or Newer	5.95%	5.972%	10 years	\$11.08
<i>(\$10,000 minimum loan amount)</i>	6.95%	6.966%	15 years	\$8.97
2005 to 2008	6.35%	6.371%	10 years	\$11.29
<i>(\$10,000 minimum loan amount)</i>	6.95%	6.969%	10 - 12 years	\$10.26
2000 - 2004	8.70%	8.723%	10 years	\$12.51
<i>(\$10,000 minimum loan amount)</i>				

**Line of Credit**

	15.00%	15.000%	Revolving	\$20.00
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Member FDIC. Equal Housing Lender.

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Annual Percentage Rates, Interest Rates and terms will be determined by member's overall credit rating, loan term, amount financed and age of collateral (if applicable). Additional interest will be charged for loan paid via coupon book or monthly billing. APR is available as low as stated and requires loan holder to have automatic/electronic loan payment. APR is based on \$20,000 loan amount with a \$20 prepaid finance charge. Only non-Beacon Federal loans are eligible for refinancing. Additional terms and conditions may apply. Loans are subject to credit approval. Rates are subject to change without notice. <sup>1</sup> APR based on \$4,999.99 loan amount with a \$20 prepaid finance charge.