

City of Deer Park Employees
Federal Credit Union
2017 Rates

AUTOMOBILE	0-60 Months	61-72 Months	73-84 Months > \$30K
A	3.49 APR	3.99 APR	4.99 APR
B	4.49 APR	4.99 APR	5.99 APR
C	6.99 APR	7.99 APR	10.49 APR
D	10.49 APR	11.99 APR	N/A
E	11.49 APR	12.99 APR	N/A

OTHER COLLATERAL	0-60 Months	61-72 Months	73-84 Months > \$30K
A	4.5 APR	4.75 APR	5.5 APR
B	5.5 APR	6.5 APR	7.5 APR
C	9.5 APR	10.5 APR	13.5 APR
D	11.5 APR	13.5 APR	15.5 APR
E	13.5 APR	15.5 APR	N/A

SIGNATURE	0-72 Months
A	9.25 APR
B	10.25 APR
C	14.25 APR
D	16.75 APR
E	17.5

SHARE SECURED	>48 Months
	5% APR

BEACON SCORES	
A	700-Above
B	670-699
C	630-669
D	590-629
E	589-Below

LINE OF CREDIT/OPEN ENDED		
A	10.25 APR	0.0281 Daily Periodic Rate
B	11.25 APR	0.0309 Daily Periodic Rate
C	15.25 APR	0.0418 Daily Periodic Rate
D	17.75 APR	0.0486 Daily Periodic Rate
E	18.00 APR	0.0494 Daily Periodic Rate

DEBT CONSOLIDATION	
A	12.50
B	13.50
C	16.00
D	17.00
E	18.00

DIVIDEND RATES		Declaration 1/1/2017
SHARES		
\$0-49,999	0.25 APY	
\$50,000-99,999	0.30 APY	
\$100,000+	0.35 APY	
IRAS		
0.5% APY		

USED VEHICLES	TERM LIMITS
Current or Prior Year Model	
Less than \$30K	UP TO 72 MO.
Greater than \$30K	UP TO 84 MO.

3-6 Yrs old	UP TO 60 MO.
\$20K to \$29,999	UP TO 72 MO.
Greater than \$30K	UP TO 84 MO.

7 or more years old	UP TO 48 MO.
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