



CONSUMER RATES



EFFECTIVE 5/2/08

AUTOS / RECREATIONAL VEHICLES / BOATS / MOTORCYCLES

MODEL YEARS 2007-2008 NEW/USED

MAXIMUM FINANCING†	MAXIMUM TERM	ANNUAL PERCENTAGE RATE†
Purchase* Up to 125% of MSRP or Retail Value. Including Tax and/or License and Vehicle Warranties	Autos, MotorcyclesUp to 84 Mos.	4.99%
	BoatsUp to 144 Mos.	7.49%
	RVsUp to 240 Mos.	7.49%

MODEL YEARS 2004-2006

MAXIMUM FINANCING†	MAXIMUM TERM	ANNUAL PERCENTAGE RATE†
Purchase*/Refinance:** Up to 125% of Retail Value	Autos, MotorcyclesUp to 84 Mos.	5.49%
	BoatsUp to 144 Mos.	8.49%
	RVsUp to 240 Mos.	8.49%

MODEL YEARS 1999-2003

MAXIMUM FINANCING†	MAXIMUM TERM	ANNUAL PERCENTAGE RATE†
Purchase*/Refinance:** Up to 100% of the Retail Value	Autos, MotorcyclesUp to 60 Mos.	8.74%
	BoatsUp to 144 Mos.	9.49%
	RVsUp to 240 Mos.	10.49%

CLASSIC VEHICLE - OVER 15 YEARS OLD (Good or Better than Good Condition)

MAXIMUM FINANCING†	MAXIMUM TERM	ANNUAL PERCENTAGE RATE†
Up to 100% of the Cash Selling Price or Appraised Value. Including Tax and/or License Must be Considered Classic, Collectible or Special Interest Car and Listed in the N.A.D.A. Car Approval Guide. Photo required.	Up to 60 Months	9.74%

OFF ROAD VEHICLES / PERSONAL WATERCRAFT / SNOW MOBILES / UTILITY TRAILERS

TYPE	MAXIMUM FINANCING†	MAXIMUM TERM	ANNUAL PERCENTAGE RATE†
New*	Up to 100% of the Selling Price	Up to 60 Months	7.49%
Used*	Up to 90% of the Retail Value or Appraised Value, whichever is less	Up to 60 Months	8.49%

VISA® CARDS

TYPE	CREDIT LIMIT	ANNUAL FEE	ANNUAL PERCENTAGE RATE††
VISA® Platinum	\$500 minimum up to \$25,000 maximum	None	9.90%
VISA® Gold	\$500 minimum up to \$25,000 maximum	None	10.90%
VISA® Classic	\$500 minimum up to \$25,000 maximum	None	14.90%
VISA® Share Secured	\$300 minimum Amount of credit extended is equal to the amount deposited with a \$300 minimum in \$100 increments only.	\$25	17.90%

SIGNATURE (PERSONAL)

MAXIMUM FINANCING†	MAXIMUM TERM	ANNUAL PERCENTAGE RATE†
Minimum \$300 up to \$25,000	Up to 60 Months	12.00%

SHARE SECURED

MAXIMUM FINANCING†	MAXIMUM TERM	ANNUAL PERCENTAGE RATE	MAXIMUM FINANCING†	MAXIMUM TERM	ANNUAL PERCENTAGE RATE
\$10,000 & Over	Up to 144 months	4.00%	\$1,000-\$4,999	Up to 144 months	3.80%
\$5,000-\$9,999	Up to 144 months	3.90%	\$500-\$999.99	Up to 144 months	3.70%

TERM SHARE CERTIFICATE LOAN (\$500 MINIMUM)

MAXIMUM FINANCING†	MAXIMUM TERM	ANNUAL PERCENTAGE RATE
Amount of Certificate Available	Up to Maturity of Certificate	2% Above Certificate

† Maximum financing may vary as determined by your individual credit profile. Rates are as low as the Premier Rates and your individual rate may be higher as determined by your individual credit profile.

†† All AltaOne Federal Credit Union Visa Cards have a Fixed Annual Percentage Rate.

* INCLUDING Sales Tax, Title Fees and Warranties/Service Contracts.

** Loans currently financed with AltaOne are subject to an additional charge of 1% of the refinance amount with \$100 minimum which is due at the time of signing.

A \$20,000 AltaOne loan amount refinanced at the 5.49% rate for a 72-month term will have 1% of the refinanced amount equal to \$200 and a 5.849% Annual Percentage Rate.

ALL RATES AND POLICIES ARE SUBJECT TO CHANGE WITHOUT NOTICE

For more information, call (760) 371-7000 or (800) 433-9727 or online at: www.AltaOne.org.

Ridgecrest: (760) 371-7000 Corporate 701 S. China Lake Blvd. Stater Bros. 800 N. China Lake Blvd.	Albertsons 1301 N. Norma St. Base 1115 King Ave.	Bishop 136 W. Line St. (760) 873-5626	Boron 27055 Twenty Mule Team Rd. (760) 762-5650	California City 7107-C California City Blvd. (760) 373-8472	Kernville 44 Big Blue Rd. (760) 376-2251	Lake Isabella 5946 Lake Isabella Blvd. (760) 379-4671	Lone Pine 111 Mt. View Rd. (760) 876-4702	Mammoth Lakes 452 Old Mammoth Rd. (760) 934-3024
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