



Rates accurate as of 3/27/2018

10.00% APR* (variable**)

18.00% APR* (fixed)

***APR = Annual Percentage Rate:** The credit union offers many fixed and variable rates for loans. The periodic rate and corresponding APR (for fixed rate loans) and the margin that is added to the index (for variable rate loans) may depend on your credit profile, the loan type and other factors. There are no fees to apply for any personal Columbia Credit Union loan.

****Variable Rate Disclosures:** The Annual Percentage Rate is subject to change on the first day of each quarter, (January, April, July and October), to reflect any change in the Index. The Index is the Prime Rate as published in the "Money Rates" column of the Wall Street Journal on the last day of the month prior to a rate change, rounded up to the nearest 0.25%. The Annual Percentage Rate will be equal to the Index plus a margin of 3.50%. The Annual Percentage Rate will never be more than 18.00% or lower than 10.00%. Any increase will lengthen the time it takes to pay off your loan less than 10%, nor more than the maximum rate permitted by law.

Membership is required to borrow. Columbia Credit Union may offer other rates in the future.