

# BECU CONSUMER LENDING RATES & RELATED DISCLOSURES



Boeing Employees' Credit Union (BECU) is one of the nation's leading not-for-profit credit unions. We are committed to offering better rates, fewer fees and more affordable financial services. Learn more at [becu.org](http://becu.org).

Rate Schedule Effective December 1, 2017

Vehicle Loans		
	APR	Estimated Monthly Payment Examples
New Auto (2015 and newer)	2.24% – 18%	\$322.16 a month based on a 5 year, \$18,000 loan at 2.84% APR
Used Auto (2014 and older)	2.84% – 18%	\$326.16 a month based on a 5 year, \$18,000 loan at 3.34% APR
Motorcycle	5.24% – 18%	\$189.83 a month based on a 5 year, \$10,000 loan at 5.24% APR
Sports Vehicle	5.49% – 18%	\$190.99 a month based on a 5 year, \$10,000 loan at 5.49% APR
Boat	4.59% – 18%	\$312.28 a month based on a 10 year, \$30,000 loan at 4.59% APR
RV	4.34% – 18%	\$308.66 a month based on a 10 year, \$30,000 loan at 4.34% APR

## Credit Cards

For important information, see [BECU Consumer Lending Rates & Related Disclosures – Credit Cards](#).

Personal Loans		
	APR	Estimated Monthly Payment Examples
Personal Line of Credit	8.90 – 17.90% For important information, see <i>Personal Lines of Credit</i> table below	
Personal Loan	8.74% – 18%	\$247.62 a month based on a 4 year, \$10,000 loan at 8.74% APR
Share Secured – Variable	Total of pledged saving account dividend rate plus 3% margin	\$221.79 a month based on a 4 year, \$10,000 loan at 3.10% APR
CD Secured	Total of pledged CD account interest rate plus 2% margin	\$179.93 a month based on a 5 year, \$10,000 loan at 3.05% APR

Home Equity and Home Improvement Loans			
Home Equity Line of Credit	APR		APR
Owner Occupied		Second Home, Vacation Home, Rental and Investment Property	
Variable Rate	4.49% – 9.49%	Variable Rate	5.24% - 9.99%
Fixed Rate Advance	4.04% – 10.49%	Fixed Rate Advance	4.79% - 11.04%
Home Improvement Loan	APR	Estimated Monthly Payment Example	
Not secured by property	8.49% – 18%	\$410.23 a month based on a 5-year, \$20,000 loan at 8.49% APR	

## Mortgage Loans

BECU offers a variety of fixed and adjustable rate mortgage products. For more information on mortgage products, visit [becuhome loans.org](http://becuhome loans.org).

Personal Lines of Credit	
INTEREST RATES AND INTEREST CHARGES	
APR	8.9%, 10.9%, 13.9%, 15.9% or 17.9% based on your creditworthiness when you open your account
Penalty APR and When it Applies	Up to 19.9% This APR may be applied to your account if you fail twice during any 12 month period to make the scheduled payment within 29 days of due date, or if your account is considered in default. <b>How long will the Penalty APR apply?</b> If your APR is increased for any of these reasons, the Penalty APR will apply until you make 12 consecutive minimum payments are due.
FEES	
Penalty Fees	
Late Payment	For each payment that is 10 or more calendar days late, either \$25 or 5% of the minimum payment amount, whichever is greater.
Returned Payment	\$25
How We Will Calculate Your Balance	We use a method called "average daily balance (including new purchases)." See your Agreement for more details.
Billing Rights	Information on your rights to dispute transactions and how to exercise those rights is provided in the Credit and Security Agreement.
Other Important Terms and Conditions	All terms, including fees and the APRs for new transactions, may change after account opening in accordance with the Agreement and applicable law.



# BECU CONSUMER LENDING RATES & RELATED DISCLOSURES

## Important Loan Terms and Conditions

BECU membership required. Rates are based on an evaluation of credit history and other factors specific to your loan (such as loan term, age of collateral, occupancy of collateral property, combined loan-to-value, lien status, loan amount, as applicable) and may be higher than the lowest rates advertised. Your final APR may differ from your loan interest rate due to additional fees that may apply.

### Auto Loan

Lowest rates advertised are based on an established member's loan with a term of 48 months or less and LTV of 90% or less. Rates are higher for LTV over 90% or terms greater than 48 months. Collateral not to exceed 150,000 in mileage. LTV is based on Kelley Blue Book wholesale or dealer invoice. Terms up to 84 months.

### Boat

Available terms and loan amounts based on creditworthiness. Maximum terms up to 240 months and down payments vary 20% – 30% depending on loan amount and term.

### RV

Available terms and loan amounts based on creditworthiness. Maximum terms up to 240 months depending on loan amount and higher loan amounts and longer terms require 10% – 20% down payment. LTV based on NADA Average Retail or MSRP. Gas RVs not to exceed 75,000 miles; no mileage restrictions on diesel.

### Motorcycle/Sports Vehicle

Minimum down payment 10%; loan amounts up to \$25,000; terms up to 72 months. New motorcycle LTV based on Kelley Blue Book retail or MSRP. New sports vehicle LTV based on Kelley Blue Book retail or dealer invoice. Used motorcycle and sports vehicle LTV based on Kelley Blue Book retail.

### Personal Loan

Available terms and loan amounts based on creditworthiness. Loan amounts up to \$15,000, terms up to 72 months.

### Share Secured Loan – Variable

After account opening, APR may vary based on changes in the dividend/interest rate on your BECU shares declared by the BECU Board of Directors for your specifically pledged account. Loan amounts up to \$10,000, term up to 48 months.

### CD Secured

Loan amounts up to balance of CD, term up to maturity date of CD.

## Home Equity and Home Improvement Loans

### Home Equity Lines of Credit

**Requirements and Terms:** Primary Residence, Second Home and Vacation Home properties must be located in one of the following states: WA, OR, CA, AZ, KS, MO, ID, IL, PA and SC. Rental and Investment properties must be located in the State of Washington. Home Equity Line of Credit APRs do not include costs and rate may vary monthly (maximum 18% APR). During the credit advance draw period, payments equal monthly payments of interest, subject to greater of \$100 or your balance and principal is not reduced. At the end of the draw period, your monthly payment will increase equal to the principal and interest amount necessary to pay the loan balance over the remainder of the loan term. Home Equity Line of Credit Account Fixed Rate Advances provide for up to 15 years of monthly principal and interest payments, depending on the amount advanced. Fixed Rate Advances are subaccounts of a Home Equity Line of Credit (HELOC).

**Fees and Costs:** In normal circumstances, Borrower will not have to pay any fees to open the HELOC, but will be required to pay for hazard insurance (including flood insurance, if applicable). Borrower must pay for optional services (e.g., retaining an attorney not required to open a

HELOC). In South Carolina, where the law requires use of an attorney, BECU will be solely responsible for paying all attorney's fees and costs necessary to open the HELOC, and will perform this responsibility fully by paying all reasonable attorney's fees and costs related specifically to the closing based on rates typically charged by attorneys in the local market for the closing of similar HELOC transactions. Borrower will be responsible for paying state and local taxes, Western Union / speedpay fees, and fees for reconveyance or mortgage satisfaction, late payments, and subordination of similar change. Borrower must pay all charges related to any existing loan paid off by the new BECU HELOC (e.g., a prepayment penalty or payoff demand fee imposed by a previous lender). Borrower also must pay per diem interest. Terms and conditions are subject to change without notice.

### Home Improvement Loan (not secured by property)

This Home Improvement loan is not secured by property and must be used to modify a dwelling. Loan amounts up to \$25,000, terms up to 84 months.

## Statement of the Military Annual Percentage Rate (MAPR)

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call 888-244-1695 for more information.



# BECU CONSUMER LENDING RATES & RELATED DISCLOSURES –



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BECU Visa®	
INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<b>0.00%</b> Introductory APR for twelve (12) months from date of account opening. After that, your APR will be <b>7.90% to 18.90%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>0.00%</b> Introductory APR for twelve (12) months from date of transfer when transfers are completed within 90 days of account opening. After that, your APR will be <b>7.90% to 18.90%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>7.90% to 18.90%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>
FEES	
Annual Fee	None
Transaction Fees	
Balance Transfer	None
Cash Advance	None
Foreign Transaction	None
Penalty Fees	
Late Payment	Up to <b>\$25</b>
Returned Payment	Up to <b>\$25</b>
Penalty APR	n/a
How We Will Calculate Your Balance	We use a method called "average daily balance (including new purchases)." See your Agreement for more details.
How We Will Calculate Your Rate	After any applicable introductory rate period ends, we will establish a margin of <b>3.65% to 14.65%</b> based on your creditworthiness, and add this margin to the Prime Rate to determine your APR. Your APR and margin will be stated in a Credit Voucher provided to you if you open a credit card account under your Credit and Security Agreement.
Other Important Credit Card Terms and Conditions	All terms, including fees and the APRs for new transactions, may change after account opening in accordance with the Credit and Security Agreement and applicable law.
SPECIAL NOTICE	If you pay your credit card balance in full each month, you do not pay interest on your purchases. This is called a grace period. Please note that once your 12-month 0% introductory purchase APR ends, you will pay interest on any purchases (including recurring automatic payments) unless you pay your entire balance (including both transferred balances and purchase balances) in full.



## BECU CONSUMER LENDING RATES & RELATED DISCLOSURES –

### CREDIT CARDS

Rate Schedule Effective December 1, 2017

<b>BECU Cash Back Visa®</b>	
<b>INTEREST RATES AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> Introductory APR for twelve (12) months from date of account opening. After that, your APR will be <b>10.90% to 21.90%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>0.00%</b> Introductory APR for twelve (12) months from date of transfer when transfers are completed within 90 days of account opening. After that, your APR will be <b>10.90% to 21.90%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>10.90% to 21.90%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <b><a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a></b>
<b>FEES</b>	
<b>Annual Fee</b>	None
<b>Transaction Fees</b>	
Balance Transfer	None
Cash Advance	None
Foreign Transaction	None
<b>Penalty Fees</b>	
Late Payment	Up to <b>\$25</b>
Returned Payment	Up to <b>\$25</b>
Penalty APR	n/a
<b>How We Will Calculate Your Balance</b>	We use a method called “average daily balance (including new purchases).” See your Agreement for more details.
<b>How We Will Calculate Your Rate</b>	After any applicable introductory rate period ends, we will establish a margin of <b>6.65% to 17.65%</b> based on your creditworthiness, and add this margin to the Prime Rate to determine your APR. Your APR and margin will be stated in a Credit Voucher provided to you if you open a credit card account under your Credit and Security Agreement.
<b>Other Important Credit Card Terms and Conditions</b>	All terms, including fees and the APRs for new transactions, may change after account opening in accordance with the Credit and Security Agreement and applicable law.
<b>SPECIAL NOTICE</b>	If you pay your credit card balance in full each month, you do not pay interest on your purchases. This is called a grace period. Please note that once your 12-month 0% introductory purchase APR ends, you will pay interest on any purchases (including recurring automatic payments) unless you pay your entire balance (including both transferred balances and purchase balances) in full.

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