

The Annual Percentage Rates presented are those extended to our most credit worthy borrowers. With the exception of the Share and Certificate Secured Loans, they also include a .50% discount for members in the Point Loma Relationship Plan.* The final interest rate will be determined by your overall credit worthiness and participation in any Lighthouse Plan benefits. Please contact us at (888) 495-3400 to learn more about our auto buying service and to find out how you can qualify for Lighthouse Plan rate discounts.

All loans are subject to approval. Rates and terms are subject to change without notice. Other terms and conditions may apply.

Auto Rates

Loan Type	Annual Percentage Rate (as low as)	Max Term	Max Amount	Additional Information
New Auto current model year & 1 year old with less than 3k miles	2.50% 2.00%	66 months 48 months	Maximum based on individually determined qualifications.	66 month term = 120% of factory invoice plus tax, license, GAP and extended warranty. No additional discounts may be applied. 75 and 84 month financing available at slightly higher interest rates.
Newer Used Auto 4 yrs & newer	2.50% 2.00%	66 months 48 months	Maximum based on individually determined qualifications.	66 month term = 120% of Clean Retail Loan NADA Guide plus tax, license, GAP and extended warranty. Cannot exceed 100K mileage. 75 and 84 month financing available at slightly higher interest rates.
Used Auto 5 to 8 Years Old	3.50% 3.50%	60 months 48 months	Maximum based on individually determined qualifications.	60 month term = 120% of Clean Retail Loan NADA Guide plus tax, license, GAP and extended warranty. Cannot exceed 100K mileage.
Older Used Autos 9 yrs and older. *An auto appraisal performed by a state licensed appraiser may be required to validate value on a case-by-case basis.	5.00%	48 months	Maximum based on individually determined qualifications.	100% of Retail NADA Guide plus GAP and extended warranty. Cannot exceed 100K mileage.
Auto Refi Promo	2.50% 2.50%	66 months 48 months	Maximum based on individually determined qualifications.	66 month term = 120% of Clean Retail Loan NADA Guide plus tax, license, GAP and extended warranty. Cannot exceed 100K mileage.
First Time Auto Buyer New, Used & Older Used	12.55% 15.90%	Same as above based on age of vehicle	Maximum based on individually determined qualifications.	New: 100% of MSRP plus GAP and Service Contract Used: Average Kelley Blue Book (5yrs & Newer) wholesale and retail (excludes tax & license) Older Used: 100% of Kelley Blue Book (6yrs & older) wholesale only (excludes tax & license) Interest Rate Reduction: 5% after 1 year of good repayment history.

- PLCU's maximum unsecured loan limit is \$50,000.00 per qualifying member. This includes all individual and joint unsecured credit combined.
- Lighthouse Payment Protection Solution (LHPP) is available on qualified individual and joint loans. Conditions and limits may apply.
- See our Account Agreement and Open-ended Loan Disclosures for more information on our PLCU loan products.

NOTE: All rates, terms and conditions are subject to change. Please call the Credit Union for further information and conditions.

FLOOR RATE: 48 month term floor rate 1.50%

FLOOR RATE: 66 month term floor rate 2.00%

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Auto Rates 2

Loan Type	Annual Percentage Rate (as low as)	Max Term	Max Amount	Additional Information
"Green" New Auto current model year & 1 year old with less than 3k miles	2.25% 1.75%	66 months 48 months	Maximum based on individually determined qualifications.	66 month term = 120% of factory invoice plus tax, license, GAP and extended warranty. No additional discounts may be applied. 75 and 84 month financing available at slightly higher interest rates.
Newer "Green" Used Auto 4 yrs & newer	2.25% 1.75%	66 months 48 months	Maximum based on individually determined qualifications.	66 month term = 120% of Clean Retail Loan NADA Guide plus tax, license, GAP and extended warranty. Cannot exceed 100K mileage. 75 and 84 month financing available at slightly higher interest rates.
"Green" Used Auto 5 to 8 yrs & newer	3.25%	60 months	Maximum based on individually determined qualifications.	60 month term = 120% of Clean Retail Loan NADA Guide plus tax, license, GAP and extended warranty. Cannot exceed 100K mileage.
Other Secured Motorcycles, Jet Skis etc.	9.95%	36 months	Maximum based on individually determined qualifications.	100% factory invoice plus tax and license for new units. 75% of Retail NADA Guide plus tax & license for units 5 yrs and newer. 75% of NADA Guide wholesale plus tax & license for units older than 6 yrs.
RV's , Boats, & Travel Trailers New and Used Vehicles 3 yrs & newer	7.20%	180 months	\$50,000.00 to \$150,000.00	100% of wholesale dealer invoice only (no add-ons) plus tax, license, and extended warranty (\$2,500 maximum).
	7.20%	180 months	\$25,000.00 to \$49,999.99	
	7.20%	120 months	\$5,000.00 to \$24,999.99	
RV's, Boats & Travel Trailers 4 yr & 5 yr old units	7.45%	180 months	\$50,000.00 to \$150,000.00	100% of NADA Guide wholesale plus extended warranty (\$2,500 maximum) (excludes Tax & License).
	7.45%	180 months	\$25,000.00 to \$49,999.99	
	7.45%	120 months	\$5,000.00 to \$24,999.99	

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Loan Rates

Loan Type	Annual Percentage Rate (as low as)	Max Term	Max Amount	Additional Information
Signature Loan	9.74%	60 months	\$50,000.00 or 3 times gross monthly income of primary applicant whichever is less.	May require controlled payoffs based on loan decision.
"Green Living" Unsecured Loan	4.24% 5.09% 5.49% 5.99%	60 mo. 120 mo. 144 mo. 180 mo.	\$50,000.00 or 3 times gross monthly income of applicants.	May require controlled payoffs based on loan decision. Other conditions may apply.
Computer Loan	5.74%	36 months	\$5,000.00 or 3 times gross monthly income of primary applicant whichever is less.	Minimum payment is \$50.00. Loan proceeds are made payable directly to computer store.
Book Loan	6.74%	12 months	\$750.00	Proceeds for books and educational supplies. Must provide proof of current enrollment in 9 or more units of class instruction.
Overdraft Protection Easy Line of Credit	Prime + 5% to Prime + 11% Based on Wall Street Journal on the 20th of each month. Loan rate is adjusted on the final day of the month.	Open – End	\$25,000.00 or 3 times gross monthly income of primary applicant whichever is less.	Minimum payment is \$25.00 or 2.5% of outstanding balance, whichever is greater. (A .50% discount will be applied for all Point Loma Relationship Plan members.)
Certificate Secured Loan	2.0% over dividend rate used to secure loan.	Up to Certificate maturity date.	100% of account value.	
Sharper Image Loan	8.74%	60 months	\$25,000.00 or 3 times gross monthly income of primary applicant whichever is less	Loan proceeds paid directly to doctor's office or medical facility.

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