

# Department of Corrections Credit Union

504 Mayflower Street  
Baton Rouge, LA 70802

Telephone: 225-342-6618 Fax: 225-342-2729  
Audio Response: 225-381-9811 or Toll Free 1-877-362-7005

**1st Quarter 2007**

## LOAN RATES

Credit Score	Credit Scoring				
	A	B	C	D	E
	+ 680	640-679	600-639	550-599	Below 549

### SECURED LOANS:

#### NEW - MAXIMUM TERMS

ATV up to 4 year term  
Boat up to 5 year term

Tractor up to 5 year term

Vehicle up to 7 year term

Over 1-Ton Vehicle up to 7 year term

Motorcycle up to 7 year term

Motor Home up to 10 year term

Travel Trailer up to 10 year term

Movable Mobile/ up to 10 year term

Manufacture Home  
Single or Double - 85% LTV

#### New/ Vehicle, Motorcycle, ATV, Boat, Tractor, Over 1-Ton vehicle, Travel Trailer, Motor Home, and Movable Mobile/Manufactured Home

	A	B	C	D	E
	Base	+.75%	+2.00%	+6.00%	+9.00%
3 years	<b>5.50%</b>	6.25%	7.50%	11.50%	14.50%
4 years	<b>5.75%</b>	6.50%	7.75%	11.75%	14.75%
5 years	<b>6.25%</b>	7.00%	8.25%	12.25%	15.25%
6 years	<b>6.75%</b>	7.50%	8.75%	12.75%	15.75%
7 years	<b>7.75%</b>	8.50%	9.75%	13.75%	16.75%
8 years	<b>9.40%</b>	10.15%	11.40%	15.40%	18.40%
9 years	<b>9.45%</b>	10.20%	11.45%	15.45%	18.45%
10 years	<b>9.50%</b>	10.25%	11.50%	15.50%	18.50%

\*Movable Mobile/Manufactured Home/Motor Home/Travel Trailer, only

#### USED - MAXIMUM TERMS

ATV up to 4 year term  
Boat up to 5 year term

Tractor up to 5 year term

Vehicle\*\* up to 5 year term

Motorcycle\*\* up to 5 year term

Over 1-Ton Vehicle up to 5 year term

Motor Home up to 7 year term

Travel Trailer up to 7 year term

Movable Mobile/ up to 10 year term

Manufacture Home  
Single or Double - 85% LTV

\*\*Models 4 years & older, maximum term 4 years.

#### Used / Vehicle, Motorcycle, ATV, Boat, Tractor, Over 1-Ton vehicle, Travel Trailer, Motor Home, and Movable Mobile/Manufactured Home

	A	B	C	D	E
	Base	+.75%	+2.00%	+10.25%	+12.25%
3 years	<b>6.25%</b>	7.00%	8.25%	16.50%	18.50%
4 years	<b>6.50%</b>	7.25%	8.50%	16.75%	18.75%
5 years	<b>7.25%</b>	8.00%	9.25%	17.50%	19.50%
6 years	<b>7.50%</b>	8.25%	9.50%	17.75%	19.75%
7 years	<b>8.25%</b>	9.00%	10.25%	18.50%	20.50%
8 years	<b>8.50%</b>	9.25%	10.50%	18.75%	20.75%
9 years	<b>9.25%</b>	10.00%	11.25%	19.50%	21.50%
10 years	<b>9.50%</b>	10.25%	11.50%	19.75%	21.75%

Auto Loans for person having direct deposit are reduced 1/4%.

Special Purpose up to 4 year term

A	B	C	D	E
Base	+1.00%	+4.50%	+8.00%	+10.00%
<b>7.50%</b>	8.50%	12.00%	15.50%	16.50%

### UNSECURED LOANS:

Secured Line of Credit

#### Line of Credit, Insurance, Tuition & Vacation

A	B	C	D	E
Base	+1.00%	+4.50%	+8.00%	+10.00%
<b>8.00%</b>	9.00%	12.50%	16.00%	18.00%
\$15K-5 yr	\$10K-4 yr	\$6K - 4 yr	\$4K - 3 yr	\$3K - 3 yr

Unsecured Line of Credit

A	B	C	D	E
Base	+1.00%	+4.50%	+8.00%	+9.00%
<b>9.00%</b>	10.00%	13.50%	17.00%	18.00%
\$10K-4 yr	\$8K-4 yr	\$4K - 3 yr	\$3K - 3 yr	\$2K - 3 yr

#### Other Loans:

Insurance 6 mo & 1 yr terms

<b>8.50%</b>	9.50%	13.00%	16.50%	17.50%
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Tuition up to 1 year term

<b>6.00%</b>	7.00%	10.50%	14.00%	15.00%
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Vacation up to 2 year term

<b>8.50%</b>	9.50%	13.00%	16.50%	17.50%
\$3,500	\$3,500	\$2,000	\$1,000	\$500

Overdraft Protection up to 2 year term

<b>13.00%</b>	13.00%	13.00%	13.00%	13.00%
\$100 - \$1500				

Problem Solver up to 3 year term

<b>16.75%</b>	16.75%	16.75%	16.75%	16.75%
\$5000 maximum				

## LOAN RATES

**SHARE SECURED LOAN:** up to 12 yr amortization with 3 year balloon 2% above earnings on pledged share account.

**SHARE CERTIFICATE SECURED LOAN:** term not to exceed certificate maturity 2% above earnings on certificate

**VISA RATES**                      VIP 8.90%      Classic 12.90%      Secured- Deposit Required 12.90%

Maximum Credit Limit: \$20,000

### REAL ESTATE LOANS:

**Call mortgage loan officer for current rates and availability of funds**

## DEPOSIT RATES

Rates are anticipated for the 1st Quarter 2007, and are subject to revision by the Board of Directors.

Dividends are calculated using the average daily balance method which applies a periodic rate to the average daily balance in the account for the period.

Average Daily Balance	DIVIDEND RATE	ANNUAL % YIELD
<b>Shares:</b> \$20 to \$2,499.99	1.985%	2.000%
	\$2,500 & over	2.231%
<b>Share Drafts:</b>	1.490%	1.500%
<b>Christmas Club:</b> paid on \$200 & over	1.985%	2.000%
<b>IRA Shares:</b>	2.477%	2.500%
<b>Share Certificates* \$500 Minimum</b>	6 month      4.668%	4.750%
	1 year            4.909%	5.000%
	2 year            5.005%	5.100%
	3 year            5.053%	5.150%
	4 year            5.102%	5.200%
5 year            5.150%	5.250%	
<b>IRA Certificate*</b>	6 month      4.668%	4.750%
	1 year            4.909%	5.000%
	2 year            5.005%	5.100%
	3 year            5.053%	5.150%
	4 year            5.102%	5.200%
5 year            5.150%	5.250%	

\*Early withdrawal penalty: smaller of the two, dividends earned or 30 days dividends (6 mo & 1 yr cert) / 90 days dividends (2, 3, 4 & 5 yr cert).