

**The Howland-Enfield Federal Credit Union
Risk Based Consumer Loan Interest Rates
July 15, 2010**

Secured Automobile Loan Rates - New (2009/2010)

Rate	0 - 12	13 - 24	25 - 36	37 - 48	49 - 60	61 - 72
A+	4.25%	4.25%	4.25%	4.50%	4.50%	4.75%
Payment per \$1,000	\$ 85.27	\$ 43.54	\$ 29.64	\$ 22.81	\$ 18.64	\$ 15.99
A	5.50%	5.50%	5.50%	5.75%	5.75%	6.00%
Payment per \$1,000	\$ 85.84	\$ 44.10	\$ 30.20	\$ 23.37	\$ 19.22	\$ 16.57
B	6.50%	6.50%	6.50%	7.00%	7.00%	7.25%
Payment per \$1,000	\$ 86.31	\$ 44.55	\$ 30.65	\$ 23.95	\$ 19.80	\$ 17.17
C	7.50%	8.00%	8.00%	9.00%	9.00%	10.25%
Payment per \$1,000	\$ 86.75	\$ 45.23	\$ 31.34	\$ 24.89	\$ 20.76	\$ 18.65
D	11.00%	11.50%	11.75%	13.25%	15.50%	N/A
Payment per \$1,000	\$ 88.37	\$ 46.84	\$ 33.09	\$ 26.95	\$ 24.05	
E	15.00%	15.50%	16.50%	17.50%	18.00%	N/A
Payment per \$1,000	\$ 90.25	\$ 48.72	\$ 35.40	\$ 29.11	\$ 25.40	

Secured Automobile Loan Rates - Used (2002/2008)

Rate	0 - 12	13 - 24	25 - 36	37 - 48	49 - 60	61 - 72
A+	5.00%	5.00%	5.00%	5.25%	5.25%	5.50%
Payment per \$1,000	\$ 85.60	\$ 43.87	\$ 29.97	\$ 23.14	\$ 18.99	\$ 16.34
A	6.25%	6.25%	6.25%	6.50%	6.50%	6.75%
Payment per \$1,000	\$ 86.18	\$ 44.43	\$ 30.53	\$ 23.71	\$ 19.57	\$ 16.93
B	7.25%	7.25%	7.25%	7.75%	7.75%	8.00%
Payment per \$1,000	\$ 86.64	\$ 44.88	\$ 30.99	\$ 24.29	\$ 20.16	\$ 17.53
C	8.25%	8.75%	8.75%	9.75%	9.75%	11.00%
Payment per \$1,000	\$ 87.10	\$ 45.57	\$ 31.68	\$ 25.24	\$ 21.12	\$ 19.03
D	11.75%	12.25%	12.50%	14.00%	16.25%	N/A
Payment per \$1,000	\$ 88.72	\$ 47.19	\$ 33.45	\$ 27.32	\$ 24.45	
E	15.75%	16.25%	17.25%	18.00%	N/A	N/A
Payment per \$1,000	\$ 90.60	\$ 49.05	\$ 35.77	\$ 29.37		

CONDITIONS AND RESTRICTIONS

Finance values and downpayment requirements may vary - call 732 - 3686 for details.