

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

Other Secured Loan Rates - New (2009 / 2010)

Rate	0 - 12	13 - 24	25 - 36	37 - 48	49 - 60	61 - 72	73 - 84	84 - 96	96 - 108	108 - 120
A+	4.75%	4.75%	4.75%	5.00%	5.00%	5.25%	6.50%	6.75%	7.00%	7.25%
Payment per \$1,000	\$ 85.50	\$ 43.76	\$ 29.86	\$ 23.03	\$ 18.87	\$ 16.22	\$ 14.85	\$ 13.51	\$ 12.51	\$ 11.74
A	6.00%	6.00%	6.00%	6.25%	6.25%	6.50%	7.75%	8.00%	8.25%	8.50%
Payment per \$1,000	\$ 86.07	\$ 44.33	\$ 30.42	\$ 23.60	\$ 19.45	\$ 16.81	\$ 15.46	\$ 14.14	\$ 13.15	\$ 12.40
B	7.00%	7.00%	7.00%	7.50%	7.50%	7.75%	9.00%	9.25%	9.50%	9.75%
Payment per \$1,000	\$ 86.52	\$ 44.78	\$ 30.88	\$ 24.18	\$ 20.04	\$ 17.41	\$ 16.09	\$ 14.78	\$ 13.81	\$ 13.08
C	8.00%	8.50%	8.50%	9.50%	9.50%	10.75%	11.75%	13.25%	15.25%	N/A
Payment per \$1,000	\$ 86.98	\$ 45.45	\$ 31.57	\$ 25.12	\$ 21.00	\$ 18.91	\$ 17.52	\$ 16.95	\$ 17.08	N/A
D	11.75%	12.25%	12.75%	14.00%	15.25%	N/A	N/A	N/A	N/A	N/A
Payment per \$1,000	\$ 88.72	\$ 47.19	\$ 33.57	\$ 27.32	\$ 23.92	N/A	N/A	N/A	N/A	N/A
E	15.50%	16.50%	17.75%	18.00%	18.00%	N/A	N/A	N/A	N/A	N/A
Payment per \$1,000	\$ 90.48	\$ 49.20	\$ 36.02	\$ 29.38	\$ 25.40	N/A	N/A	N/A	N/A	N/A

Other Secured Loan Rates - Used (2002/2008)

Rate	0 - 12	13 - 24	25 - 36	37 - 48	49 - 60	61 - 72	73 - 84	84 - 96	96 - 108	108 - 120
A+	5.50%	5.50%	5.50%	5.75%	5.75%	6.00%	7.25%	7.50%	7.75%	8.00%
Payment per \$1,000	\$ 85.83	\$ 44.09	\$ 30.19	\$ 23.37	\$ 19.22	\$ 16.57	\$ 15.21	\$ 13.88	\$ 12.89	\$ 12.13
A	6.75%	6.75%	6.75%	7.00%	7.00%	7.25%	8.50%	8.75%	9.00%	9.25%
Payment per \$1,000	\$ 86.41	\$ 44.66	\$ 30.76	\$ 23.94	\$ 19.80	\$ 17.17	\$ 15.84	\$ 14.52	\$ 13.54	\$ 12.81
B	7.75%	7.75%	7.75%	8.25%	8.25%	8.50%	9.75%	10.00%	10.25%	N/A
Payment per \$1,000	\$ 86.87	\$ 45.11	\$ 31.22	\$ 24.53	\$ 20.40	\$ 17.78	\$ 16.47	\$ 15.17	\$ 14.21	N/A
C	8.75%	9.25%	9.25%	10.25%	10.25%	11.50%	12.50%	N/A	N/A	N/A
Payment per \$1,000	\$ 87.33	\$ 45.80	\$ 31.91	\$ 25.48	\$ 21.37	\$ 19.29	\$ 17.92	N/A	N/A	N/A
D	13.25%	13.75%	14.25%	15.50%	16.75%	N/A	N/A	N/A	N/A	N/A
Payment per \$1,000	\$ 89.43	\$ 47.89	\$ 34.29	\$ 28.08	\$ 24.72	N/A	N/A	N/A	N/A	N/A
E	16.50%	17.50%	18.00%	18.00%	N/A	N/A	N/A	N/A	N/A	N/A
Payment per \$1,000	\$ 90.96	\$ 49.68	\$ 36.16	\$ 29.38	N/A	N/A	N/A	N/A	N/A	N/A

CONDITIONS AND RESTRICTIONS

- * Extended terms (over 72 Months) for select vehicles only, or to accommodate purchase of CL/CD product, Gap & Service Contracts.
- * Extended terms (up to 120 Months) for Campers / Motor Homes and Power Boats of higher value.
 Finance values and downpayment requirements may vary - call 732 - 3686 for details.