

**The Howland-Enfield Federal Credit Union
Risk Based Consumer Loan Interest Rates
October 15, 2009**

Secured Automobile Loan Rates - 2009/2010

Rate	0 - 12	13 - 24	25 - 36	37 - 48	49 - 60	61 - 72
A+	3.50%	4.00%	4.25%	4.50%	4.75%	5.00%
Payment per \$1,000	\$ 84.92	\$ 43.43	\$ 29.64	\$ 22.80	\$ 18.76	\$ 16.11
A	5.00%	5.25%	5.75%	6.00%	6.25%	6.50%
Payment per \$1,000	\$ 85.61	\$ 43.99	\$ 30.31	\$ 23.49	\$ 19.45	\$ 16.81
B	6.00%	6.25%	6.75%	7.25%	7.50%	7.75%
Payment per \$1,000	\$ 86.07	\$ 44.43	\$ 30.76	\$ 24.06	\$ 20.04	\$ 17.41
C	7.00%	7.75%	8.25%	9.25%	9.50%	10.75%
Payment per \$1,000	\$ 86.53	\$ 45.12	\$ 31.45	\$ 25.01	\$ 21.00	\$ 18.91
D	10.50%	11.25%	12.00%	13.50%	16.00%	N/A
Payment per \$1,000	\$ 88.16	\$ 46.73	\$ 33.22	\$ 27.08	\$ 24.32	
E	14.25%	15.50%	17.00%	18.00%	18.00%	N/A
Payment per \$1,000	\$ 89.92	\$ 48.73	\$ 35.66	\$ 29.38	\$ 25.40	

Secured Automobile Loan Rates - 2007/2008

Rate	0 - 12	13 - 24	25 - 36	37 - 48	49 - 60	61 - 72
A+	4.00%	4.50%	4.75%	5.00%	5.25%	5.50%
Payment per \$1,000	\$ 85.14	\$ 43.64	\$ 29.85	\$ 23.03	\$ 18.98	\$ 16.34
A	5.50%	5.75%	6.25%	6.50%	6.75%	7.00%
Payment per \$1,000	\$ 85.82	\$ 44.20	\$ 30.53	\$ 23.71	\$ 19.68	\$ 17.05
B	6.50%	6.75%	7.25%	7.75%	8.00%	8.25%
Payment per \$1,000	\$ 86.28	\$ 44.65	\$ 30.99	\$ 24.29	\$ 20.27	\$ 17.65
C	7.50%	8.25%	8.75%	9.75%	10.00%	11.25%
Payment per \$1,000	\$ 86.74	\$ 45.33	\$ 31.68	\$ 25.24	\$ 21.24	\$ 19.16
D	11.00%	11.75%	12.50%	14.00%	16.50%	N/A
Payment per \$1,000	\$ 88.35	\$ 46.94	\$ 33.44	\$ 27.32	\$ 24.57	
E	14.75%	16.00%	17.50%	18.00%	18.00%	N/A
Payment per \$1,000	\$ 90.10	\$ 48.94	\$ 35.88	\$ 29.36	\$ 25.38	

Secured Automobile Loan Rates - 2002/2006

Rate	0 - 12	13 - 24	25 - 36	37 - 48	49 - 60	61 - 72
A+	4.50%	5.00%	5.25%	5.50%	5.75%	6.00%
Payment per \$1,000	\$ 85.37	\$ 43.87	\$ 30.08	\$ 23.25	\$ 19.21	\$ 16.57
A	6.00%	6.25%	6.75%	7.00%	7.25%	7.50%
Payment per \$1,000	\$ 86.05	\$ 44.43	\$ 30.76	\$ 23.94	\$ 19.92	\$ 17.29
B	7.00%	7.25%	7.75%	8.25%	8.50%	8.75%
Payment per \$1,000	\$ 86.51	\$ 44.88	\$ 31.21	\$ 24.52	\$ 20.51	\$ 17.90
C	8.00%	8.75%	9.25%	10.25%	10.50%	11.75%
Payment per \$1,000	\$ 86.97	\$ 45.56	\$ 31.91	\$ 25.48	\$ 21.49	\$ 19.41
D	11.50%	12.25%	13.00%	14.50%	17.00%	N/A
Payment per \$1,000	\$ 88.59	\$ 47.17	\$ 33.68	\$ 27.57	\$ 24.84	
E	15.25%	16.50%	18.00%	18.00%	N/A	N/A
Payment per \$1,000	\$ 90.34	\$ 49.18	\$ 36.13	\$ 29.36		

CONDITIONS AND RESTRICTIONS

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