

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

Other Secured Loan Rates - 2009 / 2010

Rate	0 - 12	13 - 24	25 - 36	37 - 48	49 - 60	61 - 72	73 - 84	84 - 96	96 - 108	108 - 120
A+	4.00%	4.50%	4.75%	5.00%	5.25%	5.50%	6.75%	7.00%	7.25%	7.50%
Payment per \$1,000	\$ 85.14	\$ 43.64	\$ 29.85	\$ 23.03	\$ 18.98	\$ 16.34	\$ 14.97	\$ 13.63	\$ 12.63	\$ 11.87
A	5.50%	5.75%	6.25%	6.50%	6.75%	7.00%	8.25%	8.50%	8.75%	9.00%
Payment per \$1,000	\$ 85.82	\$ 44.20	\$ 30.53	\$ 23.71	\$ 19.68	\$ 17.05	\$ 15.71	\$ 14.39	\$ 13.41	\$ 12.66
B	6.50%	6.75%	7.25%	7.75%	8.00%	8.25%	9.50%	9.75%	10.00%	10.25%
Payment per \$1,000	\$ 86.28	\$ 44.65	\$ 30.99	\$ 24.29	\$ 20.27	\$ 17.65	\$ 16.34	\$ 15.04	\$ 14.07	\$ 13.35
C	7.50%	8.25%	8.75%	9.75%	10.00%	11.25%	12.25%	13.75%	15.75%	N/A
Payment per \$1,000	\$ 86.74	\$ 45.33	\$ 31.68	\$ 25.24	\$ 21.24	\$ 19.16	\$ 17.78	\$ 17.22	\$ 17.37	N/A
D	11.25%	12.00%	13.00%	14.25%	15.75%	N/A	N/A	N/A	N/A	N/A
Payment per \$1,000	\$ 88.47	\$ 47.06	\$ 33.68	\$ 27.44	\$ 24.17	N/A	N/A	N/A	N/A	N/A
E	15.00%	16.25%	18.00%	18.00%	18.00%	N/A	N/A	N/A	N/A	N/A
Payment per \$1,000	\$ 90.22	\$ 49.06	\$ 36.13	\$ 29.36	\$ 25.38	N/A	N/A	N/A	N/A	N/A

Other Secured Loan Rates - 2007 / 2008

Rate	0 - 12	13 - 24	25 - 36	37 - 48	49 - 60	61 - 72	73 - 84	84 - 96	96 - 108	108 - 120
A+	4.50%	5.00%	5.25%	5.50%	5.75%	6.00%	7.25%	7.50%	7.75%	8.00%
Payment per \$1,000	\$ 85.37	\$ 43.87	\$ 30.08	\$ 23.25	\$ 19.21	\$ 16.57	\$ 15.21	\$ 13.88	\$ 12.89	\$ 12.13
A	6.00%	6.25%	6.75%	7.00%	7.25%	7.50%	8.75%	9.00%	9.25%	9.50%
Payment per \$1,000	\$ 86.05	\$ 44.43	\$ 30.76	\$ 23.94	\$ 19.92	\$ 17.29	\$ 15.96	\$ 14.65	\$ 13.67	\$ 12.94
B	7.00%	7.25%	7.75%	8.25%	8.50%	8.75%	10.00%	10.25%	10.50%	10.75%
Payment per \$1,000	\$ 86.51	\$ 44.88	\$ 31.21	\$ 24.52	\$ 20.51	\$ 17.90	\$ 16.60	\$ 15.30	\$ 14.35	\$ 13.63
C	8.00%	8.75%	9.25%	10.25%	10.50%	11.75%	12.75%	14.25%	16.25%	N/A
Payment per \$1,000	\$ 86.97	\$ 45.56	\$ 31.91	\$ 25.48	\$ 21.49	\$ 19.41	\$ 18.05	\$ 17.51	\$ 17.67	N/A
D	12.50%	13.25%	14.25%	15.50%	17.00%	N/A	N/A	N/A	N/A	N/A
Payment per \$1,000	\$ 89.05	\$ 47.64	\$ 34.28	\$ 28.07	\$ 24.84	N/A	N/A	N/A	N/A	N/A
E	15.00%	16.25%	18.00%	18.00%	18.00%	N/A	N/A	N/A	N/A	N/A
Payment per \$1,000	\$ 90.22	\$ 49.06	\$ 36.13	\$ 29.36	\$ 25.38	N/A	N/A	N/A	N/A	N/A

Other Secured Loan Rates - 2002 / 2006

Rate	0 - 12	13 - 24	25 - 36	37 - 48	49 - 60	61 - 72	73 - 84	84 - 96	96 - 108	108 - 120
A+	5.00%	5.50%	5.75%	6.00%	6.25%	6.50%	7.75%	8.00%	8.25%	8.50%
Payment per \$1,000	\$ 85.59	\$ 44.09	\$ 30.30	\$ 23.48	\$ 19.45	\$ 16.81	\$ 15.46	\$ 14.13	\$ 13.15	\$ 12.40
A	6.50%	6.75%	7.25%	7.50%	7.75%	8.00%	9.25%	9.50%	9.75%	10.00%
Payment per \$1,000	\$ 86.28	\$ 44.65	\$ 30.99	\$ 24.17	\$ 20.15	\$ 17.53	\$ 16.21	\$ 14.91	\$ 13.94	\$ 13.21
B	7.50%	7.75%	8.25%	8.75%	9.00%	9.25%	10.50%	10.75%	11.00%	11.25%
Payment per \$1,000	\$ 86.74	\$ 45.10	\$ 31.44	\$ 24.76	\$ 20.75	\$ 18.14	\$ 16.86	\$ 15.57	\$ 14.62	\$ 13.91
C	8.50%	9.25%	9.75%	10.75%	11.00%	12.25%	13.25%	14.75%	16.75%	N/A
Payment per \$1,000	\$ 87.20	\$ 45.79	\$ 32.14	\$ 25.72	\$ 21.74	\$ 19.67	\$ 18.32	\$ 17.79	\$ 17.97	N/A
D	14.25%	15.00%	16.00%	17.25%	N/A	N/A	N/A	N/A	N/A	N/A
Payment per \$1,000	\$ 89.87	\$ 48.47	\$ 35.14	\$ 28.97	N/A	N/A	N/A	N/A	N/A	N/A
E	18.00%	18.00%	18.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Payment per \$1,000	\$ 91.63	\$ 49.90	\$ 36.13	N/A	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.