

Consumer Loans

Loan Type	Specifications	Conditions	Terms	APR
New Autos, Vans, Trucks, SUVs¹	The Credit Union may finance up to 100% of Retail Value, including tax, license and optional Mechanical Breakdown Insurance, GAP, and Credit Life/Disability Insurance		Up to 84 months	Rate* As low as 5.15%
Used Autos, Vans, Trucks, SUVs^{1,2}	The Credit Union may finance up to 100% of Retail Value, including tax, license and optional Mechanical Breakdown Insurance, GAP, and Credit Life/Disability Insurance		Up to 84 months	Rate* As low as 5.50%
New Motorcycles, Boats, Trailers, Campers and RVs¹ (Motor Homes, Mini-Motor Homes & Travel Trailers)	The Credit Union may finance up to 100% of Retail Value, including tax, license and optional Credit Life/Disability Insurance		Up to 84 months	Rate* As low as 6.92%
Used Motorcycles, Boats, Trailers, Campers and RVs¹ (Motor Homes, Mini-Motor Homes & Travel Trailers)	The Credit Union may finance up to 100% of Retail Value, including tax, license and optional Credit Life/Disability Insurance		Up to 84 months	Rate* As low as 7.42%
Credit Cards³				Rate*
Visa Platinum	Minimum \$10,000 Maximum \$25,000			Variable quarterly, based on prime rate, plus a margin of 3.99% APR
MasterCard Gold	Minimum \$2,500 Maximum \$25,000	Payment is 2% of balance owing or \$15, whichever is greater	No Annual Fee	13.95% Fixed Standard**
VISA Classic	Minimum \$100 Maximum \$15,000			15.45% Fixed Standard**
Student Visa	Minimum \$100 Maximum \$500			16.45% Fixed Standard**
Personal Loan³	Minimum \$300 Maximum \$25,000		Up to 60 months	Rate* As low as 10.49%
Pay and Save Line of Credit³	Minimum \$300 Maximum \$400	Requires original pay stub or direct deposit	Up to 3 months	Rate 17.95%
Computer Loan³	Minimum \$300 Maximum \$2,000		Up to 24 months	Rate 9.99%
Certificate Loan	Up to 90% of the value of the certificate on deposit, which is collateral for the loan	Loan amount must be paid in full at the time of certificate maturity		Rate Rate of Certificate Plus 2.00%
Share Secured	Up to 90% of the value of the shares on deposit, which is collateral for the loan		Up to 24 months Up to 60 months	Rate 4.25% 4.75%

* Advertised rates are based on credit criteria. Your rate may be higher. Rate includes 0.25% discount for automatic payment.

** At any time your Account becomes twice thirty five (35) days past due in any twelve (12) month period or becomes ninety (90) days past due, FINANCE CHARGES on the entire balance will be calculated at the Default ANNUAL PERCENTAGE RATE of 17.99%. When we have subsequently received twelve (12) Minimum Monthly Payments on your Account on time, your ANNUAL PERCENTAGE RATE will revert to the applicable "standard" ANNUAL PERCENTAGE RATE set forth above.

1 Any and all outside charges and DMV fees necessary to process the loan are paid by the member. For all vehicle loan terms over 60 months add 0.25%.

2 Add 2.00% for model years 2000 and 2001. Add 3.00% for model years 1998 and 1999.

3 Total unsecured debt cannot exceed \$25,000 maximum aggregate limit.

APR = Annual Percentage Rate www.smcu.org
 All Rates Subject to Change (650) 363-1725
 Rates Effective August 7th, 2008 (888) 363-1725

EQUAL OPPORTUNITY LENDER



Real Estate Loans

Loan Type	Specifications	Conditions	Terms	APR
First Mortgage Loans	Please Contact our Real Estate Department for rate information at: (650) 363-1799			
Fixed Home Equity Loan¹	Owner Occupied	Closed-end		Fixed Rate ²
	Maximum loan amount \$250,000		5 Years	5.50%
	Maximum Combined Loan to Value (CLTV) 75%		10 Years	6.50%
			15 Years	6.75%
	Non-Owner Occupied	Closed-end		Fixed Rate ²
	Maximum loan amount \$100,000		5 Years	6.50%
	Maximum Combined Loan to Value (CLTV) 70%		10 Years	7.50%
			15 Years	7.75%
HELOC intro 6 months 1% payment Owner Occupied property ONLY	Owner Occupied Up to 75% Combined Loan to Value (CLTV) Maximum loan amount \$250,000	Open-end Line of Credit	10 year term for draw period	Adjustable Rate As low as Prime Minus 0.25% Introductory Rates 4.74% for 6 months ³

1 Additional closing costs and fees may be applicable if the mortgage loan is in the 1st position.

2 No points; members may pay some closing costs, such as appraisal and title search.

3 Introductory rate as low as for six months. Introductory rate varies based on credit score. After the introductory period the rate reverts to the standard HELOC rate at that time for that product. A \$500 closure fee will be charged if closed within 36 months unless property is sold. Rates subject to change without notice.

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We do business in accordance with
federal fair housing law and the
Equal Credit Opportunity Act.

~SAN MATEO~
CREDIT UNION