

# Greater West Haven F.C.U.

Effective As Of April 1, 2011

## Savings Rates:

		<u>A.P.R.</u>	<u>A.P.Y.</u>
Regular Shares (Savings)		0.25%	0.26%
Insurance/Tax/Misc Savings Accounts		0.25%	0.26%
Vacation Clubs (4 withdrawals allowed per year)		0.25%	0.26%
Christmas Clubs (Checks dispersed in October)		0.25%	0.26%
Certificates	6 month	0.75%	0.76%
	1 year	0.80%	0.81%
	2 year	1.00%	1.01%
	3 year	1.35%	1.36%
	4 year	1.75%	1.76%
	5 year	2.25%	2.28%
Money Market Accounts	up to \$ 2,499.99	0.00%	0.00%
	up to \$24,999.99	0.55%	0.56%
	up to \$74,999.99	0.65%	0.66%
	Over \$75,000.00	0.70%	0.71%

## Loan Rates:

Personal (Unsecured \$10,000 maximum loan per member No co-signors if well qualified)	<u>Credit Score</u>	<u>Credit Rating</u>	<u>Rate</u>
	700 and higher	A	6.9%
	660 - 699	B	9.9%
	620 - 659	C	12.9%
	580 - 619	D	15.9%
	579 and lower	E	17.9%

---

New Car	<u>Credit Score</u>	<u>Credit Rating</u>	<u>Term</u>	<u>Rate</u>	<u>Down Payment Required</u>
Current model year	700 and higher	A	36 months	2.9%	\$0.00 - 100% financing
Last year models may qualify	700 and higher	A	48 months	3.9%	\$0.00 - 100% financing
	700 and higher	A	60 months	4.9%	\$0.00 - 100% financing
	660 - 699	B	36 months	4.9%	5% - 95% financing
	660 - 699	B	48 months	5.9%	5% - 95% financing
	660 - 699	B	60 months	6.9%	5% - 95% financing
	620 - 659	C	36 months	6.9%	10% - 90% financing
	620 - 659	C	48 months	7.9%	10% - 90% financing
	620 - 659	C	60 months	8.9%	10% - 90% financing
	580 - 619	D	36 months	8.9%	15% - 85% financing
	580 - 619	D	48 months	9.9%	15% - 85% financing
	580 - 619	D	60 months	10.9%	15% - 85% financing
	579 and lower	E	36 months	10.9%	20% - 80% financing
	579 and lower	E	48 months	11.9%	20% - 80% financing
	579 and lower	E	60 months	12.9%	20% - 80% financing

---

Used Car	<u>Credit Score</u>	<u>Credit Rating</u>	<u>Term</u>	<u>Rate</u>	<u>Down Payment Required</u>
2006 - 2010 model years	700 and higher	A	36 months	3.9%	\$0.00 - 100% financing
	700 and higher	A	48 months	4.9%	\$0.00 - 100% financing
	700 and higher	A	60 months	5.9%	\$0.00 - 100% financing
	660 - 699	B	36 months	5.9%	5% - 95% financing
	660 - 699	B	48 months	6.9%	5% - 95% financing
	660 - 699	B	60 months	7.9%	5% - 95% financing
	620 - 659	C	36 months	7.9%	10% - 90% financing
	620 - 659	C	48 months	8.9%	10% - 90% financing
	620 - 659	C	60 months	9.9%	10% - 90% financing
	580 - 619	D	36 months	9.9%	15% - 85% financing
	580 - 619	D	48 months	10.9%	15% - 85% financing
	580 - 619	D	60 months	11.9%	15% - 85% financing
	579 and lower	E	36 months	11.9%	20% - 80% financing
	579 and lower	E	48 months	12.9%	20% - 80% financing
	579 and lower	E	60 months	13.9%	20% - 80% financing

# West Haven Municipal F.C.U.

Effective As Of April 1, 2011

## Loan Rates (cont):

	<u>Credit Score</u>	<u>Credit Rating</u>	<u>Rate</u>
Home Equity Loans	700 and higher	A	4.0%
\$50,000 maximum loan per member	660 – 699	B	5.0%
No co-signors if well qualified	620 - 659	C	6.0%
Loan to Value < 70%	580 - 619	D	7.0%
10 year maximum term	579 and lower	E	8.0%

---

Share Secured (100%)	3.5% (will “freeze” monies on deposit for loan balance plus 3 months interest)		
----------------------	--	--	--

---

## Fee Schedule:

Effective as Of April 1, 2011

24 Hour Internet Banking -----	FREE
24 Hour Telephone Banking -----	FREE
Bill Payer Service-----	FREE
GWHFCU VISA Debit Card:	
Withdrawals/Point of Sale transactions, first 4 per month-----	FREE
thereafter, per withdrawal -----	\$1.50
ACH Origination Fee -----	\$5.00
Address relocater -----	\$10.00
Carfax Report-----	\$15.00
Copy of cancelled check -----	\$5.00
Copy of Statement or History Report -----	\$5.00
Credit Report inquiry fee -----	\$15.00
Escheat Fee -----	\$25.00
Inactive Account (1 year no activity, per month)-----	\$2.00
Early w/d of Certificate of Deposit .....	Tied to term of Certificate – up to 90 days interest
Non-sufficient Fund Fee (NSF).....	\$30.00
Overdraft caused by ACH withdrawal -----	\$30.00
Overdraft covered by transfer from share or another account-----	\$5.00
Premature account closing (6 months after open) -----	\$10.00
Reconciliation fee-----	\$50.00
Redeposit of check for deposit made/Loan pymt made.....	\$5.00
Replacement ATM Plastic Card or PIN number -----	\$10.00
Stop Payment on Corporate Check -----	\$20.00
Stop Payment on draft -----	\$20.00
Uncollected Funds -----	\$10.00
Wire Fee	
Incoming -----	\$10.00
Outgoing -----	\$20.00

*All rates and fees are subject to change monthly by the Credit Union Board of Directors*