

COUNTRY OFFICE LOAN INTERNATIONAL VARIABLE RATE DISCLOSURE

Loan Type: Supplemental Housing Assistance

Term: 12 up to 84 Months

Loan Amount: Up to \$40,000 May vary on member's qualification

ALL RATES AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE.

APR (Annual Percentage Rate) is determined based on an evaluation of creditworthiness, so your individual rate may vary. Credit approval is required for all loans. Loan programs, promotions, and interest rates are subject to change and/or cancellation without prior notice. This notice does not constitute a guaranteed offer of credit; underwriting guidelines and approval criteria apply. You must be a primary account holder to apply for a loan with IDB Global Federal Credit Union. Joint account ownership alone does not qualify you for a loan.

Sample Monthly Payment: \$15.38 for every \$1,000 borrowed at 7.500% APR for 84 months. Rates and terms are subject to credit review and approval requirements.

Variable Rate: The interest rate will be adjusted annually on the first day of January. Adjustments will be limited to 2.00% per year with a maximum of 6.00% over the life of the loan. Based on the quarterly average of the 1-Year U.S. Treasury Bill auction discount rates, plus a fixed spread of 3.000%. Rates may change quarterly with fluctuations in the index, but the monthly payment will remain consistent. Changes in the interest rate may extend or shorten the loan term depending on rate adjustments.

Security

Irrevocable assignment of IDB or IDB Invest employee (IDB International Staff Only) termination benefits to the Credit Union.