

PERSONAL LOANS UNSECURED VARIABLE RATE DISCLOSURE

Loan Type: Personal Unsecured Loans

Term: 12 up to 60 Months

Loan Amount: 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: \$22.07 for every \$1,000 borrowed at 11.500% APR for 60 months. Rates and terms are subject to credit review and approval requirements.

Variable Rate: Please note that the interest rate on your loan is variable and may change quarterly, effective on the 1st day of January, April, July, and October, based on the quarterly average of the six-month U.S. Treasury Bill auction discount rates, plus a fixed spread. 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.

Rate Discount: Qualified members who set up salary direct deposit to their IDB Global FCU checking or savings account and arrange automatic internal transfers from the same checking account are eligible for a 0.50% rate discount.