

NEW AND USED MOTOR VEHICLE DISCLOSURE

IDB Global Federal Credit Union

1300 New York Avenue, Washington DC 20577

(1) "NEW" means the vehicle has less than 5,000 miles, must have never been titled OR may have been titled for the 1st time to the member requesting the loan, within 3 months of purchase date.

(2) Includes up to 10% of the actual purchase price to cover tax, tags, title and maintenance agreement.

(3) Variable rates are based on an index which is the average of the 26-week U.S. Treasury Bill discount rates over the previous calendar quarter, plus a fixed margin, and may change at the beginning of each calendar quarter.