

CTECU
4800 Fournace, BTF-B, Room 116, Bellaire, TX 77401
713/432-6640

Type of Loan	Amount or Percentage Loaned Up To	Other Requirements	APR*					Maximum Terms
Signature	100% of monthly salary/income, continuous service 6 mos. or more.	Debt ratio no more that 45%	11.00%					3 years
Debt Consolidation	For info call CTECU at 713-432-6640 or 713-650-3400 ext. 3 or 713-532-7570 ext. 103.	We can arrange a payment schedule to meet your budget.	11.00%					5 years
Master Card (Regular)	100% of monthly salary/income, continuous service 6 mos. or more.	Debt ratio no more that 45%	11.00%					Open-ended
Master Card (Gold)	150% of monthly salary/income - \$40,000/ annually.	Debt ratio no more that 45%	11.00%					Open-ended
Education	\$1,000 per year; 4 years maximum.	Members with college students	11.00%					4 years
Student Loans	For information call 1-800-236-4300	Applications are available at CTECU. Lender # 832608.						
Shared Secured	100% of savings.	Pledge of shares in amount of loan balance	<ul style="list-style-type: none"> ▪ Share rate + 2.50% ▪ Share rate + 2.75% ▪ Share rate + 3.00% ▪ Share rate + 3.25% ▪ Share rate + 3.50% 					<ul style="list-style-type: none"> ▪ 1 year ▪ 2 years ▪ 3 years ▪ 4 years ▪ 5 years
Stock Secured	50% of stock market value.	Stock must be listed on one of the three major stock exchanges (NASDAQ, NYSE, or AMEX). Stock is subject to approval or acceptance by CTECU. Assignment to CU.	<ul style="list-style-type: none"> ▪ prime rate + 1% ▪ prime rate + 2% ▪ prime rate + 3% 					<ul style="list-style-type: none"> ▪ 2 years ▪ 3 years ▪ 5 years
Certificate Secured	100% CD face value	CTECU CDs only	2.50% over CD Rate					5 years
Mortgage/Home Equity Loans	For information contact C U Members Mortgage, 1-800-366-6041.	www.homeloancu.com or call 1-800-607-3474.						
Home Improvement	90% of proposed improvements not to exceed 75% of market value less other lien balances.	Homeowners insurance. Proposal of improvement. M&M contract and Deed of Trust filed in deed section. Current appraisal, Title Policy, & copies of current mortgage papers.	7.90%					5 years
Durable Goods	80% total cost.	Homeowners insurance. Filed UCCI form	10.00%					3 years
New Car, New Boat, Motor & Trailer, RVs, Campers, and 4 Wheelers	Up to 100% Vehicle drive out/100% Total cost on Boats, etc.	Full coverage insurance showing CTECU as loss payee. Dealer contract. Title showing CTECU as lien holder	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.*	
			6.25%	6.50%	6.75%	7.25%	7.50%	
			* \$15,000 minimum loan					
Late Model Car ('09, '08, '07, '06)	Up to 100% NADA retail value.	Full coverage insurance showing CTECU as loss payee. Dealer contract or legal description of vehicle including mileage. Title showing CTECU as lien holder	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.*	
			6.50%	7.00%	7.50%	8.00%	8.15%	
			* \$15,000 minimum loan					
Used Car (5 years or older)	Up to 100% NADA trade-in value.	Full coverage insurance showing CTECU as loss payee. Dealer contract or legal description of vehicle including mileage. Title showing CTECU as lien holder	<ul style="list-style-type: none"> ▪ 7.25% ▪ 7.75% ▪ 8.25% 					<ul style="list-style-type: none"> ▪ 2 years ▪ 3 years ▪ 4 years
Specialty/Classic Car	80% of certified appraisal.	Full coverage insurance showing CTECU as loss payee. Certified appraisal.	<ul style="list-style-type: none"> ▪ 8.75% ▪ 9.50% 					<ul style="list-style-type: none"> ▪ 3 years ▪ up to 5 years
Motorcycles - New	80% total cost.	Same as new car	8.00%					4 years
Motorcycles - Used	80% appraisal.	Same as new car	9.50%					4 years
Used Boat Motor and trailer, RVs, Campers and 4 Wheelers	Up to 80% appraisal or 100% NADA wholesale value.	Full coverage insurance showing CTECU as loss payee. Condition survey and appraisal if not purchases through dealer. Title showing CTECU as lien holder.	24 mos.	36 mos.	48 mos.	60 mos.		
			7.00%	7.50%	8.00%	8.50%		

These loan rates and terms are effective 07-01-2010 through 09-30-2010 and subject to change upon Board discretion. **A.P.R.** denotes Annual Percentage Rate. **Loans subject to borrower qualification.**