

Loan Rate & Fee Schedule



PO Box 98979
 Lakewood, WA 98496
 Tel. (253) 584-0079 ▪ 800-244-0874
 Fax (253) 581-5052
www.americanlake.org

Effective date: September 1, 2018

This schedule is intended for informational purposes only. Loan programs and rates are subject to change without notice, and this sheet does not serve as a guarantee of loan programs, rates, fees, credit approval, or conditions that may apply. Rates and terms are based on credit qualifications, length of loan and loan amount. Other exclusions and/or restrictions may apply. **The rates set forth on this sheet are subject to change without notice.**

Product	Description	Term	Annual Percentage Rate (APR)
Automobile	New & Used purchase or refinance	up to 84 months	as low as 3.49%
Payment Saver	New & Used purchase or refinance Lease Look-a-Like. Mileage options 12K, 15K and 18K annually.	up to 60 months	as low as 3.99%
Motorcycles	New & Used purchase or refinance	up to 72 months	as low as 4.99%
Recreational Vehicles	New & Used purchase or refinance	up to 180 months	as low as 4.99%
Boats	New & Used purchase or refinance	up to 180 months	as low as 6.99%
Unsecured	Personal loans up to \$10,000.	up to 72 months	as low as 8.99%
Share Secured	Maximum amount is 90% of share balance	up to 120 months	3% above Share Rate
Certificate Secured	Maximum amount is 90% of certificate balance	Term of CD	3% above Certificate Rate

Accounts above as of the Effective Date indicated above. The Credit Union may offer other rates in the future. If you have any questions or require current rate information on your accounts, please call the Credit Union.

Loan Accounts Fee Disclosure (For Currently Offered Loan Programs. Fees are not all inclusive – for a complete list of fees, see your loan agreement.)	
Loan Fees	
Loan Application Fee.....	Free
Loan Late Payment Fee (10 or More Days Late).....	\$ 20.00
Rapid Pay Loan Payment.....	\$ 10.00
Automatic Transfer (autopay or ACH).....	Free
ACH Origination NSF.....	\$ 25.00 for each item
*Third Party (i.e. Licensing,) Lien Perfection Fees will be assessed at the time the loan is processed.	