

The following interest rates and fees are effective January 6th, 2010 and are subject to change without notice

- Actual rate received is based on your credit performance.
- Verification of income required on all Levels.
- All loan rates listed reflect a .25 discount for automatic payment transfer or ACH deposit (does not include Visa)
- One reference required on all Levels.

Signature Loans(1)		Maximum Term	Daily Periodic Rate	Annual Percentage Rate (APR)
Closed-End Personal Loan		Up to 60 Months	0.034794% to 0.049315%	12.70% to 18.00%
11 For 1 Closed End Loan	Offered year round. Cannot be refinanced.	Up to 12 months	0.030136%	11.00%
9 for 9 Closed End Loan	This is a seasonal product and is only offered Oct - Dec and Mar - Apr	Up to 9 Months	0.024657%	9.00%
Line-of-Credit Loan(1)				
Line-of-Credit (overdraft protection)(1)	\$500.00 min. loan limit	Varies on amt. borrowed	0.034794% to 0.049315%	12.70% to 18.00%
Visa Credit Cards* (8)				
Visa Platinum	\$500.00 min. loan limit	Revolving	0.021643% to 0.049041%	7.90% to 17.90%
*3.99% APR for first six (6) months on all new purchases. 3.99% APR for the first twelve (12) months on all balance transfers. \$500 minimum balance transfer required to obtain introductory rate. After introductory period, rate will increase to rates ranging from 7.90% to 17.99% based on approved credit. Fees apply to cash advance transactions as follows: 2% of Cash Advance Amount (minimum fee \$10, maximum fee \$75).				
Automobile Loans(1,7)				
New Cars - 2008 to 2010 New: with less than 7,500 miles up to 100% financing of MSRP or purchase price (whichever is less) plus tax, license & warranty.		Up to 84 Months (based on amount financed)	0.015753% to 0.043698%	5.75% to 15.95%
Used Auto Loans - 1999 to 2009 up to 100% Financing of Wholesale Kelly Blue Book or Purchase Price (whichever is less) *** Levels 1,2,3: Plus tax, license, and extended warranty. *** Levels 4,5,6: Plus warranty & GAP. (NO tax & license) * 100,000 miles maximum limit.		Up to 72 Months (based on amount financed)	0.016849% to 0.049315%	6.15 % to 18.00%
New and Used Motorcycles (1)				
New Motorcycle Loans - 2008 to 2010. Up to 80% of Purchase Price or MSRP (whichever is less) Plus Tax, License & Extended Warranty. Excluding tax & license.		Up to 84 Months (based on amount financed)	0.026712% to 0.0484931%	9.75% to 17.70%
Used Motorcycle Loans - 2004 to 2008 Up to 80% of Purchase Price or Wholesale KBB (whichever is less). Plus tax, license and extended warranty. Excluding tax, license		Up to 60 Months (based on amount financed)	0.029452% to 0.049178%	10.75% to 17.95%
Personal Toys (1,4,6,7)				
New Toys, Boats, Other Toy Loans - 2008 to 2010 Up to 80% of Purchase Price or MSRP (whichever is less) Plus Credit Union GAP & Extended Warranty. Excluding tax & license.		Up to 120 Months (based on amount financed)	0.023972% to 0.049315%	8.75% to 18.00%
Used Toys, Boats, Other Toy Loans - 2003 to 2009 Up to 80% of Purchase Price or Wholesale KBB (whichever is less). All Levels: Plus Credit Union GAP & Extended Warranty. Excluding tax, license. *** Levels 5 & 6 require 20% down		Up to 120 Months (based on amount financed)	0.026712% to 0.049315%	9.75% to 18.00%
Recreational Vehicles(1,5,7)				
New RVs(2) 2008-2010 Up to 70% Financing of MSRP or Purchase Price (whichever is less) Plus Credit Union GAP & Extended Warranty. Excluding Tax & License ***		Up to 180 Months (based on amount financed)	0.024246% to 0.046164%	8.85% to 16.85%
Used RVs(3) 1999-2009 Up to 70% Financing of Wholesale KBB or Purchase Price (whichever is less) All Levels: Plus Credit Union GAP & Extended warranty. Excluding tax & license		Up to 180 Months (based on amount financed)	0.026301% to 0.048219%	9.60% to 17.60%
Other Secured Loans		Maximum Term Maturity		Annual Percentage Rate
Savings Secured - Up to 100% of Primary Savings Balance		Up to 7 Years	0.010136%	3.50% Above Primary Savings Dividend Rate
Certificate Secured - Up to 100% of Certificate Balance		At Maturity	0.011227% to 0.017698%	3.50% Above Certificate Dividend Rate

Home Equity Loans (fixed & adjustable rates)

NuVision Federal Credit Union offers a variety of Home Equity Line-of-Credit & 2nd Trust Deed Products.

For more information please call 800/444/6327 or logon to www.nuvisionfederal.org.

All loans are made subject to credit approval and membership/employment, and in accordance with terms, regulations, insurance requirements and policies on file in NuVision Federal's Master Loan Policy. Above rates and terms represent a guideline for maximum loan amounts allowable but do not guarantee that an applicant will qualify for those maximums. Loan amounts are based on Member's ability to repay and credit performance. All rates are based upon an evaluation of each applicant's credit. Your actual rate will depend on your credit history.

INSTRUCTIONS: This addendum is incorporated into and becomes a part of your Credit Agreement. Please keep this attached to your Credit Agreement. The ANNUAL PERCENTAGE RATES, corresponding daily periodic rates and amount and due date of payments for each loan subaccount are shown above. If there is no payment schedule, the amount and due date of payments will be determined at time of each advance and disclosed on the Advance Request Voucher. Other charges that may be imposed are also shown above (i.e., late charges, filing fees, collection costs).

LATE CHARGES: For payments made more than 15 days after the due date, a surcharge of 20% of the Finance Charge Due, will be deducted from your payment.

COLLECTION COSTS: You agree to pay late charges, collection costs, reasonable attorney's fees, and court costs. You understand you will be charged a FINANCE CHARGE on the unpaid amount financed until you repay the loan.

Credit Insurance Cost Disclosures

LOANLINER Account/Credit Insurance Cost per \$100 on monthly account balance
Single Credit Life: \$.060, Single Credit Disability: \$.217, Joint Credit Life: \$.090

(1) Additional .25% interest rate if an automatic payment transfer to the loan or ACH deposit is not established.

(2) New RVs - includes RVs for current year, previous year, and next year (2010, 2009, 2008).

(3) Used RVs - Older models 1999 to 2009

(4) Including ATV's, Jet Skis, Wave Runners, Sea Doo's, Boats and Others.

(5) Includes RVs, Travel Trailers, Motor Coaches and 5th Wheels.

(6) ATV's - new only, maximum loan amount \$7,500.00 - 5 year repay

(7) Levels 5 & 6 Require 20% down payment

(8) See Visa Disclosure for Late Fees and other charges

***Rate Add-Ons for Negative Equity:

<= 10% Negative Equity = ADD 1.00%

<= 20% Negative Equity = ADD 2.00%

<= 25% Negative Equity = ADD 3.00%