



489 State Street  
(207) 973-7130

849 Stillwater Ave  
(207) 945-3632

Subaccount Description	% Above Index	Approximate Term	Annual Percentage Rate	Daily Periodic Rate
Autos, Boats, RV's Motorcycles, Etc. * New or Used.		01-36 mos.	4.75% **	0.013014%
		37-48 mos	5.25% **	0.014384%
		49-60 mos.	5.75% **	0.015753%
		61-72 mos.	6.00% **	0.016438%
Signature Loans Signature Line of Credits		01-12 mos.	9.25% **	0.025342%
		13-24 mos.	9.25% **	0.025342%
		25-36 mos.	9.25% **	0.025342%
		37-48 mos.	11.25% **	0.030822%
<u>Draft-Overdraft Protection</u>			16.90%	0.046301%
<u>Share/Certificate +3% Secured</u>		01-36 mos.	Current Rate on Share/Certificate plus 3%	
<u>Home Equity Line of Credit</u>	0.00 +	Three 5 year renewals	Wall Street Journal Prime Lending Rate Currently our Rate is 4.25% +	0.011644%
<u>Closed-end Home Equity</u>		60 mos.***	5.75%	0.015753%
		72 mos.***	6.25%	0.017123%
		84 mos.***	6.75%	0.018493%
		120 mos.***	7.25%	0.019863%
		180 mos.***	7.50%	0.020548%

\* Rate is Based on Individual Members Risk Based Pricing Worksheet.  
 \*\* Rate as low as.  
 \*\*\* 80% of Appraised Value-Less any existing Mortgage. No 3rd Mortgage position.  
 + HELOC's are floored at 5.00%, however rates may go below the floor with board approval.

Draft-Overdraft Loan - If you overdraw your account by any means, your Draft account will extend advances from your loan in increments of \$100.00. The monthly payment on this subaccount will be 5% of the outstanding balance or \$50.00 whichever is greater. Payments will be pulled from your draft account on the 25th of each month.

Personal Line of Credit - Cash advance requests must be for at least \$250.00 with three payments between each advance.

Collection Costs - You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.  
 Maine - For loans with an interest rate less than or equal to 12.25%, Attorney fees - if the credit union hires an attorney to collect the amount you owe under this agreement, you agree to pay reasonable attorney fees not to exceed 15% of the unpaid debt. For loans with an interest rate over 12.25%: no attorney fees.  
 For loans with an interest rate over 12.25%: no attorney fees.

Lenders Single Interest - You must obtain Lenders Single Interest insurance if the credit union takes a security interest in your collateral. You may purchase the insurance from anyone you want that is acceptable to the credit union. If you get the insurance from us you will pay anywhere from \$12.00 to \$24.00. The amount will be indicated on your Loan and Security Agreement.

Loan Pre-Payment- Any payments made in any amount, in addition to the regular payments paid, will advance the loan subaccount payment due date (with the exception of Lines of Credit). Additional payments will advance the due date in accordance with the payment amount and frequency disclosed on the Disbursement Receipt. Additional payments made over and above the regular payments may allow the member to skip payments in the future (if desired) until the subaccount due date is reached. Interest will continue to accrue on outstanding balances during such periods where loan payments are not made.

GAP Protection- Guaranteed Auto Protection is voluntary and is not required to obtain a loan. If you purchase GAP from the credit union, the cost will be between \$190.00 to \$680.00, depending on the collateral.

Extended Warranty Protection-Extended warranty protection is voluntary and is not required to obtain a loan. If you purchase extended warranty protection, the cost is based on the vehicle and coverage level you select.