



General Electric Credit Union

## Resources

[1<sup>st</sup> Mortgages](#)

[2<sup>nd</sup> Mortgages](#)

[Auto Loans](#)

[Boat/RV/Motorcycle](#)

[Personal Loans](#)

# Lending Disclosures

## FIRST MORTGAGE

Contact General Electric Credit Union for a copy of the complete disclosure and billing rights.

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

*For 1<sup>st</sup> Mortgage Alternative - See the Equity Rich Loans and Lines of Credit disclosure below.*

## HOME EQUITY

### Fixed Home Equity Loans

For qualified borrowers only. APR = Annual Percentage Rate. New money and refinances from other financial institutions only. 4.8756% APR is a fixed rate for up to 60 months. A sample payment for 60 months is \$940.70 per \$50,000 borrowed. 5.1254% APR is a fixed rate for 61-120 months. A sample payment for 120 months is \$533.39 per \$50,000 borrowed. 5.6253% APR is a fixed rate for 121-180 months. A sample payment for 180 months is \$411.87 per \$50,000 borrowed. The minimum finance amount is \$10,000. Closing costs are generally waived, however, any closing costs charged will increase the APR. The loan must be for a primary residence only. Be sure to contact a tax advisor on their deductibility of interest. Property insurance required to open plan.

### Home Equity Line of Credit

Offer is limited to owner-occupied, single-family property located in Ohio, Kentucky, and Indiana. APR = Annual Percentage Rate. Rates listed as of published date (January 1, 2020). For qualified borrowers only. Offer is subject to change at any time. Line of credit up to \$49,999 has an introductory rate of 3.49% for 12 months and then converts to a rate of Prime - 0%; the rate is subject to adjustment on the first day of each calendar quarter to Prime - 0% (subject to program minimum APR of 3.75% after the introductory period; the maximum APR for this loan plan is 10.49%). \$50,000 and up has an introductory rate of 3.49% for 12 months and then converts to a rate of Prime - .25%; the rate is subject to adjustment on the first day of each calendar quarter to Prime - .25% (subject to program minimum APR of 3.75% after the introductory period; the maximum APR for this loan plan is 10.49%). The Prime Rate is from the Wall Street Journal as of 01.01.2020.

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### Fixed Equity Rich Disclosure

New money and refinances from other financial institutions only. This loan is for a first lien position only. Upon approved credit, for qualified borrowers. APR = Annual Percentage Rate. 3.6154% APR applies for a 10-year fixed-rate loan at 80% loan-to-value (LTV). A sample payment based on 3.6154% for 10 years is \$491.51 per \$50,000 borrowed. 3.6670% APR applies for a 15-year fixed-rate loan at 80% loan-to-value (LTV). A sample payment based on 3.6670% for 15 years is \$357.44 per \$50,000 borrowed. There is no application fee. The minimum finance amount is \$10,000. There is a \$975 origination fee for Equity Rich loans \$70,000 and above; a \$500 origination fee for Equity Rich loans \$40,000 to \$69,999; and a \$250 origination fee for Equity Rich Loans \$10,000 to \$39,999. Prepaid and/or customary charges may apply. The loan must be for a primary residence only. Property insurance required to open this loan. Contact your tax advisor for possible tax deductibility.

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## Contact Us

### Main Office

10485 Reading Road  
Cincinnati, OH 45241

513.243.4328/800.542.7093

[memberservices@gecreditunion.org](mailto:memberservices@gecreditunion.org)

### Main Office Hours

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*Continued (1 of 5)*



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[1<sup>st</sup> Mortgages](#)

[2<sup>nd</sup> Mortgages](#)

[Auto Loans](#)

[Boat/RV/Motorcycle](#)

[Personal Loans](#)

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## Equity Rich Line of Credit Disclosure

New money and refinances from other financial institutions only. This loan is for a first lien position only. Upon approved credit, for qualified borrowers. APR = Annual Percentage Rate. Line of credit up to \$49,999 has an introductory rate of 3.49% for 12 months and then converts to a rate of Prime - 0%; the rate is subject to adjustment on the first day of each calendar quarter to Prime - 0% (subject to program minimum APR of 3.75% after the introductory period; the maximum APR for this loan plan is 10.49%). \$50,000 and up has an introductory rate of 3.49% for 12 months and then converts to a rate of Prime - .25%; the rate is subject to adjustment on the first day of each calendar quarter to Prime - .25% (subject to program minimum APR of 3.75% after the introductory period; the maximum APR for this loan plan is 10.49%). The Prime Rate is from the Wall Street Journal as of 01.01.2020. The maximum loan to value is 80%. There is no application or annual fee. The minimum line of credit granted is \$10,000. Closing costs are generally waived, however, any closing costs charged will increase the APR. The loan must be for a primary residence only. Property insurance required to open this loan. Contact your tax advisor for possible tax deductibility. There is a minimum advance of \$300 by check, request at the teller window, or online transfer.

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## VEHICLE LOANS

APR = Annual Percentage Rate. APR will vary if the loan is signed at a partner dealer location. Offer good for qualified borrowers on new loans and refinances from other institutions only. 100% financing available to qualified borrowers.

As low as 2.99% APR available for 00 to 63 months on 2018 and newer models. A sample repayment schedule is: 63 monthly payments of \$17.15 per \$1,000 borrowed.

As low as 3.49% APR available for 64 to 75 months on 2018 and newer models. A sample repayment schedule is: 75 monthly payments of \$14.84 per \$1,000 borrowed.

As low as 4.49% APR available for 76 to 84 months on 2018 and newer models. A sample repayment schedule is: 84 monthly payments of \$13.87 per \$1,000 borrowed. Minimum MSRP or NADA Retail must be \$20,000.

As low as 3.99% APR available for 00 to 63 months on 2015 through 2017 models. A sample repayment schedule is: 63 monthly payments of \$17.60 per \$1,000 borrowed.

As low as 4.84% APR available for 64 to 75 months on 2015 through 2017 models. A sample repayment schedule is: 75 monthly payments of \$15.45 per \$1,000 borrowed.

As low as 5.84% APR available for 76 to 84 months on 2015 through 2017 models. A sample repayment schedule is: 84 monthly payments of \$14.49 per \$1,000 borrowed. Minimum MSRP or NADA Retail must be \$20,000.

As low as 5.24% APR available for 00 to 48 months on 2014 and older models. A sample repayment schedule is: 48 monthly payments of \$23.11 per \$1,000 borrowed.

As low as 5.74% APR available for 49 to 63 months on 2014 and older models. A sample repayment schedule is: 63 monthly payments of \$18.39 per \$1,000 borrowed.

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*Continued (2 of 5)*



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[2<sup>nd</sup> Mortgages](#)

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# Lending Disclosures

## PERSONAL LOANS

### Secured Personal Loans

APR = Annual Percentage Rate. These rates may vary. Offer good for qualified borrowers on new loans and refinances from other institutions only. Additional 1% may be added to the rate for every 20% over the LTV limit.

Certificate rate plus 3% APR available for up to 120 months on 100% certificate secured loans. If the certificate rate is 5.43% then the rate for the loan will be 8.43%. A sample repayment schedule is: 120 monthly payments of \$12.42 per \$1,000 borrowed.

As low as 3.99% APR available for 00 to 63 months on 2018 and newer models. A sample repayment schedule is: 63 monthly payments of \$17.60 per \$1,000 borrowed.

As low as 4.49% APR available for 64 to 75 months on 2018 and newer models. A sample repayment schedule is: 75 monthly payments of \$15.29 per \$1,000 borrowed.

As low as 5.49% APR available for 76 to 84 months on 2018 and newer models. A sample repayment schedule is: 84 monthly payments of \$14.33 per \$1,000 borrowed. Minimum MSRP or NADA Retail must be \$20,000.

As low as 4.99% APR available for 00 to 63 months on 2015 through 2017 models. A sample repayment schedule is: 63 monthly payments of \$18.04 per \$1,000 borrowed.

As low as 5.84% APR available for 64 to 75 months on 2015 through 2017 models. A sample repayment schedule is: 75 monthly payments of \$15.91 per \$1,000 borrowed.

As low as 6.84% APR available for 76 to 84 months on 2015 through 2017 models. A sample repayment schedule is: 84 monthly payments of \$14.97 per \$1,000 borrowed. Minimum MSRP or NADA Retail must be \$20,000.

As low as 6.24% APR available for 00 to 48 months on 2014 and older models. A sample repayment schedule is: 48 monthly payments of \$23.56 per \$1,000 borrowed.

As low as 6.74% APR available for 49 to 63 months on 2014 and older models. A sample repayment schedule is: 63 monthly payments of \$18.85 per \$1,000 borrowed.

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### Unsecured Personal Loans

APR = Annual Percentage Rate. These rates may vary. Offer good for qualified borrowers on new loans and refinances from other institutions only. Rates valid on loans up to \$10,000, rate will increase 1% for every \$5,000 over \$10,000.

As low as 6.25% APR available for up to 24 months on unsecured loans. A sample repayment schedule is: 24 monthly payments of \$44.39 per \$1,000 borrowed.

As low as 7.25% APR available for 25 to 60 months on unsecured loans. A sample repayment schedule is: 60 monthly payments of \$19.87 per \$1,000 borrowed.

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*Continued (3 of 5)*



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[2<sup>nd</sup> Mortgages](#)

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# Lending Disclosures

## Hardship Emergency Loan Program (HELP)

6.25% APR available for up to 36 months up to \$5,000.00 with first payment due up to 6 months from due date of funding. A sample repayment schedule is: 36 monthly payments of \$185.29 for \$5,000.00 borrowed. Available to members as of March 17, 2020.

Contact General Electric Credit Union for a copy of the complete disclosure and billing rights.

## Anytime Line of Credit (ALOC)

The Anytime Line of Credit limits will range from \$500 - \$50,000. The rate is variable and adjusts with the Prime Rate. The Prime Rate is from the *Wall Street Journal*; currently 3.25% as of 03/17/2020. There is a minimum rate of 6% and maximum of 18%. Credit will be reviewed annually and the rate will adjust according to the member's credit score at the time of review. Payments are 1.5% of the balance; for example, \$15.00 for every \$1,000 borrowed, subject to a minimum payment requirement of \$25.00. The due date will be on the last day of each month, no exceptions; only able to pay ahead one month.

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## FIXED MARINE LOANS

APR = Annual Percentage Rate. APR will vary if the loan is signed at a partner dealer location. Offer good for qualified borrowers on new loans and refinances from other institutions only. 100% financing available to qualified borrowers.

As low as 7.49% APR available for 00 to 180 months on models \$75,000 and above. A sample repayment schedule is: 180 monthly payments of \$9.21 per \$1,000 borrowed.

As low as 6.24% APR available for 00 to 180 months on models \$25,000 to \$74,999.99. A sample repayment schedule is: 180 monthly payments of \$8.52 per \$1,000 borrowed.

As low as 6.24% APR available for 00 to 84 months on models \$10,000 to \$24,999.99. A sample repayment schedule is: 84 monthly payments of \$14.68 per \$1,000 borrowed.

As low as 6.24% APR available for 00 to 72 months on models up to \$9,999.99. A sample repayment schedule is: 72 monthly payments of \$16.65 per \$1,000 borrowed.

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## FIXED RV LOANS

APR = Annual Percentage Rate. APR will vary if the loan is signed at a partner dealer location. Offer good for qualified borrowers on new loans and refinances from other institutions only. 100% financing available to qualified borrowers.

As low as 8.74% APR available for 00 to 180 months on models \$75,000 and above. A sample repayment schedule is: 180 monthly payments of \$9.92 per \$1,000 borrowed.

As low as 7.49% APR available for 00 to 180 months on models \$25,000 to \$74,999.99. A sample repayment schedule is: 180 monthly payments of \$9.21 per \$1,000 borrowed.

As low as 7.49% APR available for 00 to 84 months on models \$10,000 to \$24,999.99. A sample repayment schedule is: 84 monthly payments of \$15.28 per \$1,000 borrowed.

As low as 7.49% APR available for 00 to 72 months on models up to \$9,999.99. A sample repayment schedule is: 72 monthly payments of \$17.24 per \$1,000 borrowed.

*Continued (4 of 5)*

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## MOTORCYCLE LOANS

APR = Annual Percentage Rate. APR will vary if the loan is signed at a partner dealer location. Offer good for qualified borrowers on new loans and refinances from other institutions only. 100% financing available to qualified borrowers.

5.74% APR available for up to 36 months on 2018 and newer models. A sample repayment schedule is: 36 monthly payments of \$30.27 per \$1,000 borrowed.

6.24% APR available for 37 to 48 months on 2018 and newer models. A sample repayment schedule is: 48 monthly payments of \$23.56 per \$1,000 borrowed.

6.74% APR available for 49 to 60 months on 2018 and newer models. A sample repayment schedule is: 60 monthly payments of \$19.64 per \$1,000 borrowed.

6.74% APR available for up to 36 months on 2017 and older models. A sample repayment schedule is: 36 monthly payments of \$30.72 per \$1,000 borrowed.

7.24% APR available for 37 to 48 months on 2017 and older models. A sample repayment schedule is: 48 monthly payments of \$24.01 per \$1,000 borrowed.

7.74% APR available for 49 to 60 months on 2017 and older models. A sample repayment schedule is: 60 monthly payments of \$20.10 per \$1,000 borrowed.

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## CREDIT CARD

[Click here](#) for the complete disclosures to GECU's Credit Cards.

## OVERDRAFT PROTECTION

Review this [Overdraft Protection Disclosure](#).

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