



# 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

For qualified borrowers only. APR = Annual Percentage Rate. Program minimum rate is 3.75%; at no time will the rate go below 3.75%. The adjustable home equity rate has the following rates based on the amount of the line of credit. Up to \$49,999 has a rate of 5.25% (the maximum APR for this loan plan is 12.25% - minimum APR is 3.75%); the rate is subject to adjustment on the first day of each calendar quarter to Prime - 0%. \$50,000 and over has a rate of 5.00% (the maximum APR for this loan plan is 12.00% - minimum APR is 3.75%); the rate is subject to adjustment on the first day of each calendar quarter to Prime - .25%. The Prime Rate is from the *Wall Street Journal*; currently 5.25% as of 09/28/2018. There is no annual fee. 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. Be sure to contact a tax advisor on their deductibility of interest. Property insurance required to open plan. There is a minimum advance of \$300 by check, request at the teller window, or online transfer.

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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. 4.6067% APR applies for a 10-year fixed-rate loan at 70% loan-to-value (LTV). A sample payment based on 4.6067% for 10 years is \$518.19 per \$50,000 borrowed. 4.7319% APR applies for a 10-year fixed-rate loan at 80% loan-to-value (LTV). A sample payment based on 4.7319% for 10 years is \$521.21 per \$50,000 borrowed. 4.8252% APR applies for a 15-year fixed-rate loan at 80% loan-to-value (LTV). A sample payment based on 4.8252% for 15 years is \$388.92 per \$50,000 borrowed. There is no application fee. The minimum finance amount is \$10,000. There is a \$250 origination fee for all equity rich loans; 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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## Resources

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

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

[Auto Loans](#)

[Boat/RV/Motorcycle](#)

[Personal Loans](#)

## Other Disclosures

[Credit Card](#)

[Overdraft Protection](#)

## 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

Mon – Thurs: 9:00 a.m. - 5:00 p.m.

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# Lending Disclosures *(continued)*

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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. Program minimum rate is 3.75%; at no time will the rate go below 3.75%. The Equity Rich Line of Credit of up to \$49,999 has a rate of 5.25% (Prime - 0%); the rate is subject to adjustment on the first day of each calendar quarter to Prime - 0%. The maximum APR for this loan plan is 12.25%; the minimum APR is 3.75%. The Equity Rich Line of Credit of \$50,000 and up has a rate of 5.00% (Prime - .25%) APR; the rate is subject to adjustment on the first day of each calendar quarter to Prime - .25%. The maximum APR for this loan plan is 12.00%; the minimum APR is 3.75%. The Prime Rate is from the *Wall Street Journal*; currently 5.25% as of 09/28/2018. 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 5.24% APR available for 00 to 63 months on 2015 and newer models. A sample repayment schedule is: 63 monthly payments of \$18.16 per \$1,000 borrowed.

As low as 5.49% APR available for 64 to 75 months on 2015 and newer models. A sample repayment schedule is: 75 monthly payments of \$15.75 per \$1,000 borrowed.

As low as 7.49% APR available for 76 to 84 months on 2015 and newer models. A sample repayment schedule is: 84 monthly payments of \$15.28 per \$1,000 borrowed. Minimum MSRP or NADA Retail must be \$20,000.

As low as 5.74% APR available for 00 to 63 months on 2012 through 2014 models. A sample repayment schedule is: 63 monthly payments of \$18.39 per \$1,000 borrowed.

As low as 6.49% APR available for 64 to 75 months on 2012 through 2014 models. A sample repayment schedule is: 75 monthly payments of \$16.21 per \$1,000 borrowed.

As low as 7.99% APR available for 76 to 84 months on 2012 through 2014 models. A sample repayment schedule is: 84 monthly payments of \$15.53 per \$1,000 borrowed. Minimum MSRP or NADA Retail must be \$20,000.

As low as 6.49% APR available for 00 to 48 months on 2011 and older models. A sample repayment schedule is: 48 monthly payments of \$23.67 per \$1,000 borrowed.

As low as 6.99% APR available for 49 to 63 months on 2011 and older models. A sample repayment schedule is: 63 monthly payments of 18.96 per \$1,000 borrowed.

Above rates may be subject to a .25% discount dependent upon financing needs; ask a GECU loan officer for details. Contact General Electric Credit Union for a copy of the complete disclosure and billing rights.

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*Click here for a full list of our locations and hours.*

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# Lending Disclosures *(continued)*

## 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 1% 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 6.43%. A sample repayment schedule is: 120 monthly payments of \$11.32 per \$1,000 borrowed.

As low as 6.24% APR available for 00 to 63 months on 2014 and newer models. A sample repayment schedule is: 63 monthly payments of \$18.62 per \$1,000 borrowed.

As low as 6.49% APR available for 64 to 75 months on 2014 and newer models. A sample repayment schedule is: 75 monthly payments of \$16.21 per \$1,000 borrowed.

As low as 8.49% APR available for 76 to 84 months on 2014 and newer models. A sample repayment schedule is: 84 monthly payments of \$15.77 per \$1,000 borrowed. Minimum MSRP or NADA Retail must be \$20,000.

As low as 6.74% APR available for 00 to 63 months on 2011 through 2013 models. A sample repayment schedule is: 63 monthly payments of \$18.85 per \$1,000 borrowed.

As low as 7.49% APR available for 64 to 75 months on 2011 through 2013 models. A sample repayment schedule is: 75 monthly payments of \$16.69 per \$1,000 borrowed.

As low as 8.99% APR available for 76 to 84 months on 2011 through 2013 models. A sample repayment schedule is: 84 monthly payments of \$16.02 per \$1,000 borrowed. Minimum MSRP or NADA Retail must be \$20,000.

As low as 7.49% APR available for 00 to 48 months on 2010 and older models. A sample repayment schedule is: 48 monthly payments of \$24.13 per \$1,000 borrowed.

As low as 7.99% APR available for 49 to 63 months on 2010 and older models. A sample repayment schedule is: 63 monthly payments of \$19.43 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 7.25% APR available for up to 24 months on unsecured loans. A sample repayment schedule is: 24 monthly payments of \$44.84 per \$1,000 borrowed.

As low as 8.25% APR available for 25 to 60 months on unsecured loans. A sample repayment schedule is: 60 monthly payments of \$20.34 per \$1,000 borrowed.

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# Lending Disclosures *(continued)*

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### Hardship Emergency Loan Program (HELP)

18.00% APR available for up to 6 months up to \$1,000.00. A sample repayment schedule is: 6 monthly payments of \$175.62 for \$1,000.00 borrowed. Available after 90 days of membership. Maximum of 3 HELP Loans in a rolling 12 month period, however, any open HELP Loan must be paid in full prior to opening a new HELP Loan.

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### 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 5.25% as of 09/28/2018. 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 3% of the balance; for example, \$30.00 for every \$1,000 borrowed. 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 7.74% APR available for 00 to 180 months on models \$75,000 and above. A sample repayment schedule is: 180 monthly payments of \$9.35 per \$1,000 borrowed.

As low as 6.49% APR available for 00 to 180 months on models \$25,000 to \$74,999.99. A sample repayment schedule is: 180 monthly payments of \$8.66 per \$1,000 borrowed.

As low as 6.49% APR available for 00 to 84 months on models \$10,000 to \$24,999.99. A sample repayment schedule is: 84 monthly payments of \$14.80 per \$1,000 borrowed.

As low as 6.49% APR available for 00 to 72 months on models up to \$9,999.99. A sample repayment schedule is: 72 monthly payments of \$16.76 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.

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# Lending Disclosures *(continued)*

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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 2015 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 2015 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 2015 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 2014 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 2014 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 2014 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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GECU is federally insured by NCUA.  
Equal Opportunity Lender. Equal Housing Lender.  
GECU NMLS #449875.