



Your dreams. Our mission.

Schedule A - New Loan Rates Effective April 1, 2012

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See disclosure of the daily periodic rate and corresponding Annual Percentage Rate (APR) on Choice, CLAs, and Secured loans under our Open-End Loan & Security Agreement.

NOTE: See Paragraph 4 of Open-End Loan & Security Agreement/Variable Rate Loan Advance for a detailed description of circumstances whereby rates may change and the affects of those rate changes. Discounts Offered: Auto, RV & Motorcycle loans with Automatic Payment Transfer from Clearpath Savings, Checking, or payment via Online Bill Payment through member's Clearpath Internet Banking account; your actual APR may also include a 0.25% discount, corresponding to Daily Periodic Rate 0.00137%. Hybrid Vehicle discount 0.25% available. Floor on all auto loans after all discounts is 1.99%.

Loan Type	Risk Level	Variable Rates			With Discount - Rates As Low As		
		Daily Periodic Rate	Annual Percentage Rate (APR)	Minimum APR	Daily Periodic Rate	Annual Percentage Rate (APR)	
Unsecured Loans (up to \$20,000) Cash Line Account (minimum advance \$100)	Level I	0.021918%	8.00%	8.00%	0.021918%	8.00%	
	Level II	0.021918%	8.00%	8.00%			
	Level III	0.027397%	10.00%	8.00%			
	Level IV	0.032877%	12.00%	8.00%			
	Level V	0.035616%	13.00%	8.00%			
Choice Loan (up to \$20,000)	Level I	0.021918%	8.00%	8.00%	0.021918%	8.00%	
	Level II	0.021918%	8.00%	8.00%			
	Level III	0.026027%	9.50%	8.00%			
	Level IV	0.031507%	11.50%	8.00%			
	Level V	0.039726%	14.50%	8.00%			
Share Secured	N/A	0.005479%	2.00%	2.00%	0.005479%	2.00%	
Certificate Secured up to 90% of Face Amount	N/A	See Below**					

Loan Type	Risk Level	Fixed Rates		With Discount - Rates As Low As	
		Daily Periodic Rate	Annual Percentage Rate (APR)	Daily Periodic Rate	Annual Percentage Rate (APR)
PAL (up to \$1,000) Call for details	N/A	0.038082%	13.90%	0.038082%	13.90%
New Autos - 2012 up to 100% MSRP OAC, + tax, license, MBI & GAP. Term based on loan amount and approved credit w/ <15K miles. 1st time buyers or limited credit file w/o co-signer moves to next highest rate level w/compensating factors.	Level I	0.006137%	2.24%	0.005452%	1.99%
	Level II	0.012986%	4.74%		
	Level III	0.019151%	6.99%		
	Level IV	0.027370%	9.99%		
	Level V	0.038329%	13.99%		
Used Autos - 2007-2012 Levels I-V up to 100% of Retail KBB plus tax, license, MBI & GAP. Term based on loan amount. Max vehicle age 2007 or newer. 1st time buyer or limited credit file w/o co-signer moves to next highest rate level w/compensating factors.	Level I	0.006137%	2.24%	0.005452%	1.99%
	Level II	0.012986%	4.74%		
	Level III	0.019151%	6.99%		
	Level IV	0.027370%	9.99%		
	Level V	0.038329%	13.99%		
Older Used Autos - 2002-2006 Levels I-V up to 80% of Retail KBB plus tax, license, MBI & GAP. Term based on loan amount. Max vehicle age 2002 or newer. 1st time buyer or limited credit file w/o co-signer moves to next highest rate level w/compensating factors.	Level I	0.013671%	4.99%	0.012986%	4.74%
	Level II	0.016411%	5.99%		
	Level III	0.021890%	7.99%		
	Level IV	0.035589%	12.99%		
	Level V	0.041068%	14.99%		
New RVs (2012) - up to 80% of MSRP or Purchase Price (which ever is lower) + GAP includes tax & license on RVs, trailers, campers & van conversions	Level I	0.023288%	8.50%	0.022603%	8.25%
	Level II	0.026027%	9.50%		
	Level III	0.031507%	11.50%		
	Level IV	0.039726%	14.50%		
Used RVs (2002 - 2012) - up to 90% of Retail KBB + GAP & optional equipment includes tax & license up to 10 yrs max term.	Level I	0.028767%	10.50%	0.028082%	10.25%
	Level II	0.031507%	11.50%		
	Level III	0.036986%	13.50%		
	Level IV	0.045205%	16.50%		
New Motorcycles - 2012 Up to 100% MSRP + GAP/MBI Tax & License; Under 15,000 miles.	Level I	0.020548%	7.50%	0.019863%	7.25%
	Level II	0.023288%	8.50%		
	Level III	0.028767%	10.50%		
	Level IV	0.034247%	12.50%		
Used Motorcycles -(2006-2012) Up to 100% NADA Retail + GAP/MBI Tax & License; Up to 7 yrs old.	Level I	0.020548%	7.50%	0.019863%	7.25%
	Level II	0.023288%	8.50%		
	Level III	0.028767%	10.50%		
	Level IV	0.034247%	12.50%		
New Boats & Watercraft - Up to 80% of CSP/MSRP includes tax & license. Must include trailer as collateral.	Level I	0.021918%	8.00%	0.021918%	8.00%
	Level II	0.027397%	10.00%		
	Level III	0.030137%	11.00%		
Used Boats & Watercraft - Up to 70% of Retail KBB or CSP, which ever is lower, plus tax & license fees. A marine appraisal may be required at LO discretion. Up to 5 yrs old.	Level I	0.021918%	8.00%	0.021918%	8.00%
	Level II	0.027397%	10.00%		
	Level III	0.030137%	11.00%		

Rates may increase on vehicle loans to Clearpath Federal Credit Union's highest unsecured rate shown if the title is not received within 90 days from funding. First time buyer or with less than 24 months credit history, will be moved to next highest rate level.

OTHER FEES: CPI (insurance add-on fee): \$35.00.

CA. DMV Processing fee \$50.00 Out of State DMV \$100.00 Skip-a-payment fee: \$25.00. Loan Modification fee (non workout) \$100.

**Certificate Secured - The Annual Percentage Rate (APR) for certificate secured advances will be 2 points above the dividend rate paid on share certificates at the time the loan is funded. The entire unpaid balance is due in full at certificate maturity. Loan must be paid off for certificate to be paid out. APR and corresponding Daily Periodic Rate are displayed on the Loan Advance Request Voucher.