

GOODYEAR SAN ANGELO	FEDERAL CREDIT UNION	Effective	09/01/24	Expand	bracket	ranges		
Loan Rates	Effective	Loan rate	Credit	% to	CALL FOR Interest	CURRENT # of	RATES. Insured	Title / Lien
w gysafcu.com		Base	loan	rate APR	Months		needed	or a UCC1 Max
Loan Type							amount	
Shares*		A-D	100%	4.25%	6 - 120	yes	na	Share ttl
Signature*	690+	A	see max	6.75%	6 - 72		na	14,000.00
*	609-689	B	"	9.50%	6 - 72		na	12,000.00
*	545-608	C	"	11.25%	6 - 60		na	7,500.00
*	544 down	D	"	15.00%	6 - 60		na	5,000.00
New Vehicles*	690+	A	100%	4.25%	6 - 84	yes	yes	NADA
*	609 - 689	B	100%	5.90%	6 - 84	"	"	"
*	545-608	C	95%	8.50%	6 - 84	"	"	"
*	544 down	D	95%	11.25%	6 - 84	"	"	"
Current & prior year (+) that has not been titled. Program vehicles with less than 15,000 miles.								
Used Veh.	690+	A	100%	5.50%	6 - 84	yes	yes	NADA
	609 - 689	B	100%	7.50%	6 - 84	"	"	"
	545-608	C	95%	10.25%	6 - 84	"	"	"
	544 down	D	95%	12.90%	6 - 84	"	"	"
Previously titled vehicles or vehicles we previously made a loan on and it is being refinanced.								
Motorcycle*	690+	A	100%	7.25%	6 - 84	yes	yes	NADA
*	609 - 689	B	100%	10.50%	6 - 84	"	"	"
*	545-608	C	95%	11.25%	6 - 84	"	"	"
*	544 down	D	95%	12.90%	6 - 84	"	"	"
ATV & *	690+	A	100%	9.90%	6 - 84	yes	yes	NADA
Watercraft *	609 - 689	B	100%	11.25%	6 - 84	"	"	"
*	545-608	C	90%	12.25%	6 - 84	"	"	"
*	544 down	D	90%	13.25%	6 - 84	"	"	"
Motorhome & Travel Trailer*	690+	A	100%	9.90%	6 - 84	yes	yes	NADA
*	609 - 689	B	100%	11.25%	6 - 84	"	"	"
*	545-608	C	95%	12.50%	6 - 84	"	"	"
*	544 down	D	95%	14.90%	6 - 84	"	"	"
Equipment *	690+	A	100%	9.25%	6 - 78	yes	yes	Bookvalue
Power tool	609 - 689	B	95%	10.75%	6 - 78	"	"	"
Motorized tool	545-608	C	90%	12.50%	6 - 78	"	"	"
*	544 down	D	90%	15.00%	6 - 78	"	"	"
Others		A - D			Board set			Market
Short Term	Loans	A-D	100%	15.00%	6	yes	no	
MBL	Loans	A-B only	95%	8.00%	6-120	yes	yes	Market
	All Others				Board set			
Credit Reports	\$20.00							

Loans over \$50,000.00 or over a 45% debt ratio will have a majority board approval.

Members will given a "B" credit rating if they don't have a rating.





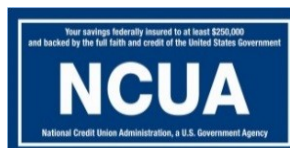
Loan Rates as of		1-Apr-20						
GOODYEAR SAN ANGELO GSAFCU		FEDERAL	CREDIT	UNION				
Loan Type		Loan rates		CALL FOR	CURRENT	RATES.	Title / Lien	
		Credit Base	% to loan	Interest rate APR	# of Months	Insured	or a UCCMax	needed amount
Shares		A-D	100%	4.00%	6-120	yes	na	Share total
Signature	695+	A	see max	5.25%	6 - 72	yes	na	12,500.00
	609-694	B	"	8.25%	6- 72	yes	na	12,000.00
	550-608	C	"	10.25%	6 - 60	yes	na	10,000.00
	549 down	D	"	15.00%	6 - 60	yes	na	7,500.00
New Vehicles	695+	A	100%	3.10%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	5.25%	6 - 84	"	"	"
	550-608	C	95%	7.50%	6 - 84	"	"	"
	549 down	D	95%	10.00%	6 - 84	"	"	"
Current model year plus prior year that have not been titled. Program vehicles with less than 15,000 miles.								
Used Veh.	695+	A	100%	4.25%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	6.75%	6 - 84	"	"	"
	550-608	C	95%	9.25%	6 - 84	"	"	"
	549 down	D	95%	11.25%	6 - 84	"	"	"
Previously titled vehicles or vehicles we previously made a loan on and it is being refinanced.								
Motorcycle	695+	A	100%	6.00%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	9.50%	6 - 84	"	"	"
	550-608	C	95%	9.50%	6 - 84	"	"	"
	549 down	D	95%	11.00%	6 - 84	"	"	"
ATV & Watercraft	695+	A	100%	7.50%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	9.50%	6 - 84	"	"	"
	550-608	C	90%	10.50%	6 - 84	"	"	"
	549 down	D	90%	11.50%	6 - 84	"	"	"
Motorhome & Travel Trailer	695+	A	100%	7.50%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	9.50%	6 - 84	"	"	"
	550-608	C	95%	11.00%	6 - 84	"	"	"
	549 down	D	95%	13.00%	6 - 84	"	"	"
Equipment	695+	A	100%	7.75%	6 - 78	yes	yes	Bookvalue
Power tool	609 - 694	B	95%	9.25%	6 - 78	"	"	"
Motorized tool	550-608	C	90%	11.25%	6 - 78	"	"	"
	549 down	D	90%	13.25%	6 - 78	"	"	"
Others		A - D		Board set				Market
Short Term	Loans	A-D	100%	18.00%	6	yes	no	
MBL	Loans	A-B only	95%	8.00%	6-120	yes	yes	Market
	All Others			Board set				

Loans over \$50,000.00 must be board approved.

Loans over 45% debt ratio must have board approval.

Board members with over \$20,000 in aggregate amounts must have board approval.

We will never charge more than a 18% maximum interest rate
 Members will be given a "B" score if they have no credit history



0.35

1

1

1.75

0.2

0.35

1.6

1.1

0.35

0.45

1

1

0.5

0.5

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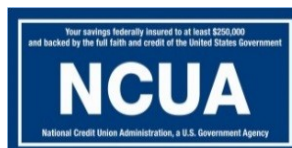
GOODYEAR SAN ANGELO	FEDERAL CREDIT UNION	Effective	1-Mar-19	Loan Rates	CALL FOR	CURRENT	RATES.	Title / Lien
www.gysafcu.com	Loan rates	CREDIT	% to	Interest	# of	Insured	or a UCC1Max	amount
Loan Type	Credit Base	loan	rate APR	Months			needed	
Shares	A-D	100%	4.00%	6-120	yes	na	Share total	
Signature	695+	A	see max	5.25%	6 - 72	yes	na	12,500.00
	609-694	B	"	8.25%	6 - 72	yes	na	12,000.00
	550-608	C	"	10.25%	6 - 60	yes	na	10,000.00
	549 down	D	"	15.00%	6 - 60	yes	na	7,500.00
New Vehicles	695+	A	100%	3.10%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	5.25%	6 - 84	"	"	"
	550-608	C	95%	7.50%	6 - 84	"	"	"
	549 down	D	95%	10.00%	6 - 84	"	"	"
Current model year plus prior year that have not been titled. Program vehicles with less than 15,000 miles.								
Used Veh.	695+	A	100%	4.25%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	6.75%	6 - 84	"	"	"
	550-608	C	95%	9.25%	6 - 84	"	"	"
	549 down	D	95%	11.25%	6 - 84	"	"	"
Previously titled vehicles or vehicles we previously made a loan on and it is being refinanced.								
Motorcycle	695+	A	100%	6.00%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	9.50%	6 - 84	"	"	"
	550-608	C	95%	10.25%	6 - 84	"	"	"
	549 down	D	95%	11.50%	6 - 84	"	"	"
ATV & Watercraft	695+	A	100%	7.50%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	9.50%	6 - 84	"	"	"
	550-608	C	90%	10.50%	6 - 84	"	"	"
	549 down	D	90%	11.50%	6 - 84	"	"	"
Motorhome & Travel Trailer	695+	A	100%	7.50%	6 - 84	yes	yes	NADA
	609 - 694	B	100%	9.50%	6 - 84	"	"	"
	550-608	C	95%	11.00%	6 - 84	"	"	"
	549 down	D	95%	13.00%	6 - 84	"	"	"
Equipment	695+	A	100%	7.75%	6 - 78	yes	yes	Bookvalue
Power tool	609 - 694	B	95%	9.25%	6 - 78	"	"	"
Motorized tool	550-608	C	90%	11.25%	6 - 78	"	"	"
	549 down	D	90%	13.25%	6 - 78	"	"	"
Others		A - D		Board set				Market
Short Term	Loans	A-D	100%	18.00%	6	yes	no	
MBL	Loans	A-B only	95%	8.00%	6-120	yes	yes	Market
	All Others			Board set				

Loans over \$50,000.00 must be board approved.

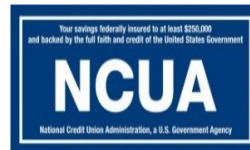
Loans over 45% debt ratio must have board approval.

Board members with over \$20,000 in aggregate amounts must have board approval.

We will never charge more than a 18% maximum interest rate
 Members will be given a "B" score if they have no credit history



	Goodyear San Angelo Loan Rates Effective www.gysafcu.com Loan Type	FCU 1-Mar-19 Loan rates Credit Base	% to loan	consider change Call for Interest rate APR	Current # of Months	Rates Insured	Title /Lien UCC1	Max amount	
NOW	Signature	695+	A	see max	5.25%	6 - 72	yes	na	12,500.00
		609-694	B	"	8.25%	6- 72	yes	na	12,000.00
		550-608	C	"	10.25%	6 - 60	yes	na	10,000.00
		549 down	D	"	15.00%	6 - 60	yes	na	7,500.00
CHANGE TO	Signature	695+	A	see max	5.25%	6 - 72	yes	na	14,000.00
		609-694	B	"	8.25%	6- 72	yes	na	12,000.00
		550-608	C	"	10.25%	6 - 60	yes	na	8,000.00
		549 down	D	"	15.00%	6 - 60	yes	na	5,000.00



old rates prior to 2014
2014

Goodyear Federal CL CALL FOR CURRENT RATES.

Loan Rate Sheet 1/1/2014

Loan Type	Credit Base	% to loan	Interest rate APR	# of Months	Insured	Lien/UCC1Max needed	Max amount
Shares	A-D	100%	4.50%	3 - 72	na	na	Share total

Signature

700+	A	see max	5.50%	3 - 60	na	na	10,000.00
625-699	B	"	7.50%	3 - 60	na	na	9,000.00
575-624	C	"	10.00%	3 - 48	na	na	6,000.00
574 down	D	"	15.00%	3 - 36	na	na	3,000.00

New Veh.

700+	A	100%	5.00%	6 - 72	yes	yes	NADA
625-699	B	100%	5.50%	6 - 72	"	"	"
575-624	C	95%	6.00%	6 - 72	"	"	"
574 down	D	95%	7.00%	6 - 72	"	"	"

Used Veh

700+	A	100%	5.50%	6 - 72	yes	yes	NADA
625-699	B	100%	6.00%	6 - 72	"	"	"
575-624	C	95%	7.00%	6 - 72	"	"	"
574 down	D	95%	8.00%	6 - 72	"	"	"

Motorcycles

700+	A	100%	5.50%	6 - 72	yes	yes	NADA
625-699	B	100%	6.00%	6 - 72	"	"	"
575-624	C	95%	7.00%	6 - 72	"	"	"
574 down	D	95%	8.00%	6 - 72	"	"	"

ATV

700+	A	100%	6.50%	6 - 72	yes	yes	NADA
625-699	B	100%	7.50%	6 - 72	"	"	"
575-624	C	90%	8.50%	6 - 72	"	"	"
574 down	D	90%	9.50%	6 - 72	"	"	"

Watercraft

700+	A	100%	6.90%	6 - 72	yes	yes	NADA
625-699	B	100%	7.50%	6 - 72	"	"	"
575-624	C	90%	8.50%	6 - 72	"	"	"
574 down	D	90%	9.50%	6 - 72	"	"	"

Motorhomes

700+	A	100%	6.90%	6 - 72	yes	yes	NADA
625-699	B	100%	7.50%	6 - 72	"	"	"
575-624	C	90%	8.50%	6 - 72	"	"	"
574 down	D	90%	9.50%	6 - 72	"	"	"

Con. Equpt.

700+	A	100%	7.00%	6 - 72	yes	yes	NADA
625-699	B	95%	8.00%	6 - 72	"	"	"
575-624	C	90%	10.00%	6 - 72	"	"	"
574 down	D	90%	12.00%	6 - 72	"	"	"

Goodyear Federal CL CALL FOR CURRENT RATES

Loan Rate Sheet 2/1/2012

Loan Type	Credit Base	% to loan	Interest rate	# of Months	Insured	Lien/UCC1Max needed	amount
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Home neloancu.com	A-D	100%	set by BOD	6-360	yes	yes	market
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e Improvement

	A - D	75%	set by BOD	6 - 120	yes	yes	market
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Commercia

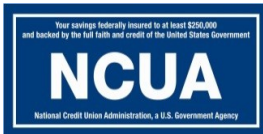
Set by BOD	A - D		set by BOD				
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ort Term Lo	A-D	100%	24.00%	3	yes	no	set
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All Others

Set by BOD

All loan criteria is set by board and may have changed. Call us



GAP PURCHASES