



Member Loan Rates
Effective 12/22/2011

<u>Loan Type</u>	<u>Rates As Low As</u>	<u>Term Range</u>
Signature	9.90% APR*	12-60 Months
Auto/Motorcycle	1.99% APR*	36-72 Months
Recreational Vehicle	5.50% APR*	36-120 Months
Share Secured	2.00% APR* over Regular Share Rate	12-60 Months
CD Secured	2.00% APR* over CD Rate	12-36 Months
<u>Loan Type</u>	<u>Rate Range</u>	<u>Term Range</u>
Home Equity	4.49%-6.99% APR*	60-180 Months
Home Improvement (M&M Lien)	6.25%-7.75% APR*	60-180 Months
HELOC (Variable)	WSJ Prime+.25% APR* Adjusted Annually (minimum floor rate of 4.00% APR*) \$10,000 minimum	
HELOC (Fixed)	7.25% APR* \$10,000 minimum	

*APR is Annual Percentage Rate. Rates are based on your credit history, loan term, collateral and down payment. Certain credit criteria apply. Other restrictions may apply. Rates are subject to change without notice. Talk to a loan officer for details.

If you have any questions, please contact
HARRIS COUNTY FEDERAL CREDIT UNION
 1400 FRANKLIN ST
 HOUSTON, TX. 77002
 713-755-5160