IMPORTANT LOAN INFORMATION

Wings Credit Union
P.O. Box 15819
Colorado Springs, CO 80935-5819
(719) 574-1100 • 800-525-9623 • WingsCO.com

Please contact one of our loan specialists for additional information regarding our products and your specific borrowing needs at (719) 574-1100 or 800-525-9623.

All Consumer Loans:

- Standard credit qualifications apply and are subject to final credit approval.
- Rates and terms are subject to change without notice.
- Rates are generally dependent upon credit qualifications, amount financed, term, loan to value (LTV), and model year of vehicle.
- LTV financing:
  - Home Equity Line of Credit (HELOC) – 80% of property value
  - Recreational Vehicle Loan – 90% of NADA retail value
  - Auto Loan – 100% of NADA retail value
- Depending on the loan type, a 0.25% rate discount may apply for members who have consented to automatic loan payments and electronic document delivery. Applicable loan type examples include the rate discount.
- Proof of insurance on collateral (real or personal) is required. HELOCs may also require flood insurance.
- HELOCs are available for residential property located within the state of Colorado, USA.
- Member incentives offered in conjunction with opening an Wings loan may be tax reportable.

Auto Loan
Minimum loan amount is $500.00.
Example based on new vehicle rates.
Example: Loan of $35,000.00 at an annual percentage rate (APR) of 7.99% and a term of 66 months would have monthly payments of approximately $657.07, with a total estimated finance charge of $8,366.37.

For new autos, the value will be determined by the Manufactured Suggested Retail Price (MSRP). For used autos, the value will be determined using NADA's retail value including adjustments for mileage and options. For new business autos, the value will be determined by the lesser of the purchase price or MSRP. For used business autos, the value will be determined by the lesser of the purchase price or the NADA retail value, including adjustments for mileage and options. For classic or antique autos, the value will be determined using the Old Cars Report Price Guide published by F+W Media, Inc.

Motorcycle/ATV Loan
Minimum loan amount is $500.00.
Example based on new vehicle rates.
Example: Loan of $18,000.00 at an APR of 8.24% and a term of 60 months would have monthly payments of approximately $367.05, with a total estimated finance charge of $4,022.77.

For new motorcycles/ATVs, the value will be determined by the MSRP. For used motorcycles/ATVs, the value will be determined using NADA's retail value including adjustments for mileage and options.

Personal Line of Credit (Unsecured)
Minimum loan amount is $100.00.
Not eligible for rate discount.
Example: Payments are due on the 28th of each month. The minimum monthly payment is 2% of the outstanding balance as of the last day of the prior month. A $10,000.00 balance at month end would result in a $200.00 minimum payment due on the 28th of the following month.

Lines of Credit may be periodically reviewed for credit limit increases, decreases, and closures, and for interest rate increases or decreases.

Personal Loan (Unsecured)
Minimum loan amount is $500.00.
Example: Loan of $10,000.00 at an APR of 10.49% and a term of 36 months would have monthly payments of approximately $324.98 with a total estimated finance charge of $1,699.18.

Recreational Vehicle Loan
Minimum loan amount is $500.00.
Example based on new vehicle rates.
Example: Loan of $40,000.00 at an APR of 8.74% and a term of 84 months would have monthly payments of approximately $638.30 with a total estimated finance charge of $13,617.00.

For new recreational vehicles, Wings Credit Union will determine the value using available information including dealer invoice. For purchase transactions, a down payment of at least 10% of purchase price is typical. For used recreational vehicles, the value will be determined by the lesser of the purchase price or NADA's retail value including adjustments for mileage and options.

Home Equity Line of Credit (HELOC)
Minimum loan amount is $5,000.00.
Review the Home Equity Line of Credit Pre-disclosure important terms and payment examples for out standard and variable home equity line of credit plans at https://www.WingsCO.com

Mortgage
Loan examples available at https://www.WIngsCO.com