

Copper Basin Federal Credit Union  
PO BOX 400  
COPPERHILL, TN 37317  
(423) 496-3812

Effective Date: 01/01/2010  
Replaces Addendum Dated: 01/03/2009

**CAR LOAN PROMOTIONAL RATES**

<u>Sub-account Description</u>	<u>Approx. Term in Months</u>	<u>Daily Periodic Rate</u>	<u>Present Annual Percentage Rate</u>
New Auto	Up to 36 months	.010958	4.00%
	Up to 48 months	.011643	4.25%
	Up to 60 months	.012328	4.50%
2009-2008	Up to 36 months	.011643	4.25%
	Up to 48 months	.012328	4.50%
	Up to 60 months	.013013	4.75%

Must have beacon score of 650+ and Debt Ratio of 45% or below to qualify for special rates. This is for new loans only.