

JACK DANIEL EMPLOYEES' CREDIT UNION

CONSUMER LOANS

EFFECTIVE DATE: 12/01/2018



TYPE OF LOAN	TERMS	AMOUNT AVAILABLE	PAYMENT EXAMPLE Based on \$1,000 for 36 months	CURRENT APR
Autos-New (Current and prior-year with less than 20,000 miles)	60 months-Any \$ amount 72 months-(Minimum Amount \$20,000) 84 months-Minimum amount \$30,000	Based on the MSRP or NADA Retail Value, not to exceed the purchase price. Loan max-\$70,000	\$29.64-\$30.88 84-month term: \$29.75-\$30.99 See Note 1.	4.25%-7.00%† 84-month term: 4.50%-7.25%†
Autos-Used 84 months- Vehicle not to exceed 3 yrs. of age. 72 months- Vehicle not to exceed 7 yrs. of age. Auto subject to inspection.	36 months-Any \$ amount 48 months-Amounts under \$15,000 60 months-Minimum Amount \$15,000 72 months-Minimum Amount \$15,000 84 months-Minimum Amount \$30,000	Amount available is based on a percentage of NADA Retail Value, not to exceed the purchase price. Loan max-\$70,000	\$29.64-\$30.88 84-month term: \$29.75-\$30.99 See Note 1.	4.25%-7.00%† 84-month term: 4.50%-7.25%†
Autos-Older Vehicles over 15 yrs. Of age Auto subject to inspection	36 months-Any \$ amount 48 months-\$5,001-\$15,000 60 months-\$15,001-\$25,000	Amount available is based on a percentage of NADA Classic Auto value, not to exceed the purchase price. Loan max-\$25,000	\$30.09-\$31.11 See Note 1.	5.25%-7.50%†
Motorcycles-New & Used	36 months-Up to \$5,000 48 months-\$5,001-10,000 60 months-\$10,001-\$20,000 72 months-\$20,001-\$50,000	New- Based on the MSRP or sales price on bill of sale. Used- Up to 100% NADA Retail value plus tax, title, & license. Subject to inspection Loan max-\$50,000	\$30.09-\$31.11 See Note 1.	5.25%-7.50%†
Watercraft-New & Used To include: boat, motor, & trailer Jet skis	36 months-Up to \$5,000 48 months-\$5,001-10,000 60 months-\$10,001-\$20,000 72 months-\$20,001-\$50,000	New- Based on the MSRP or sales price on bill of sale. Used- Up to 100% NADA Retail value plus tax, title, & license. Subject to inspection Loan max-\$50,000	\$30.09-\$31.11 See Note 1.	5.25%-7.50%†
Farm Equipment-New & Used	36 months-Up to \$5,000 48 months-\$5,001-10,000 60 months-\$10,001-\$20,000 72 months-\$20,001-\$50,000	New- 100% of selling price as indicated on bill of sale plus tax, title, and license. Used- Based on NADA retail value plus, tax, title, and license or appraised value. Loan max-\$50,000	\$30.09-\$31.11 See Note 1.	5.25%-7.50%†
Recreational Vehicle-New & Used To include: Motor homes, Truck camper (over cab), Travel Trailers, horse trailer with living quarters.	60 months-Up to \$15,000 72 months-\$15,001-\$25,000 84 months-\$25,001-\$30,000 96 months-\$30,001-\$40,000 120 months-\$40,001-\$50,000 144 months-\$50,001-\$75,000	New- Based on the MSRP or sales price on bill of sale. Used- Up to 100% NADA Retail value plus tax, title, & license. Subject to inspection Loan max-\$75,000	\$30.09-\$31.11 See Note 1.	5.25%-7.50%†
ATV/UTV-New & Used	36 months-up to \$5,000 48 months-\$5,001-\$15,000 60 months-\$15,001-\$25,000	New- Based on the MSRP or sales price on Bill of Sale Used- Up to 100% NADA retail value plus, tax, title, and license. Subject to inspection. Loan max-\$25,000	\$30.09-\$31.11 See Note 1.	5.25%-7.50%†
Appliance	24 months-Up to \$2,500 36 months-\$2,501-\$5,000	100% of selling price indicated on Bill of Sale, not including taxes (Purchases of new appliances only.) Loan max-\$5,000	\$30.99	7.25%

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Lawn & Garden <i>To include:</i> Lawn mowers Weed-eaters Tillers	12 months-Up to \$1,000 24 months-\$1,001-\$2,000 36 months-\$2,001-\$5,000	Up to 100% of purchase price plus taxes. Purchases of new equipment only. Loan max: \$5,000	\$30.99	7.25%
Storm Shelter	60 months	Loan max: \$7,500.00	\$29.75	4.50%
TYPE OF LOAN	TERMS	AMOUNT AVAILABLE	PAYMENT EXAMPLE <i>Based on \$1,000 for 36 months</i>	CURRENT APR
Home Improvement	36 months	Loan max: \$5000	\$30.31	5.75%
Loan Saver	36 months	Loan max: \$3,000	\$34.66 See Note 2.	15.00%
Christmas	12 months	Loan max: \$1,500 Available from November 1 st -January 31 st	\$31.80 See Note 1.	9.00%
Back to School	12 months	Loan max: \$2,500 Available from July 1-October 1	\$31.80 See Note 1.	9.00%
Vacation	12 months-Up to \$1500 24 months-\$1,001-\$3,000	Loan max: \$3,000	\$31.80 See Note 1.	9.00%
IRS	12 months	Loan max: \$3,500 Available from February 1 st -April 15 th	\$31.80 See Note 1.	9.00%
Emergency	6 months	Loan max: \$500	\$34.66 See Note 2.	15.00%
Signature Line of Credit	Revolving payment based on 2.5% of limit	Based on a percentage of annual income	See Note 2.	7.00%-16.50%†
Overdraft Protection Line of Credit	Revolving Minimum payment of \$40 per month	Loan max: \$500		16.00%
Certificate	Not to exceed maturity date of certificate.	Loan payoff not to exceed certificate face value.		2.00% above certificate rate. 3.00% floor rate.
Share	120 Months	Shares available.		2% above previous quarter share dividend rate. 3.00% floor rate.

† Your APR will be based on your credit score. You will be informed of the APR for which you qualify before you become contractually liable for the account.

Notes

1. At disbursement, rate reduction of 0.25% allowed with each of the following: direct deposit; share draft account; E-statements; other loans with JDECU; mortgage with JDECU.
2. At disbursement, rate reduction of 0.25% allowed with direct deposit.

Policies are subject to change upon regulation change or Board of Director's approval.