

BUSINESS MEMBER SERVICES

Workers understands every business is different. That's why we have an array of business banking features for whatever your business needs — from business checking and small business loans to business savings accounts and money market accounts. Workers knows your business is your life...and we aim to make your life easier.

- SBA lender
- Commercial Real Estate Loans
- Business Lines of Credit & Accelerator Loans
- 72-hour loan decisions
- Full cash management services

Business Accelerator Loan Program*

- Micro Business Line of Credit as low as Prime** +3.0%
- Competitive rates for credit scores starting at 680
- Easy application process
- Apply for loans up to \$75,000
- Fast approval within 48 hours

Workers understands every business has its own unique expenses, from equipment to seasonal needs. Our Business Accelerator Loan Program can help your business with all of it's growing needs.

Apply today and we'll help you grow your business, with terms that are right for you!

*One-time documentation fee of \$525 and other fees may apply. Minimum loan amount \$5,000. Maximum loan amount is \$75,000. Workers Credit Union membership required. **Current Wall Street Journal Prime Rate is 5.50% and is subject to change at any time.

*A 5-year term with an interest rate of 4.24% is repayable in 60 payments of \$18.53 per \$1,000 borrowed. Annual Percentage Rate (APR) includes a .50% discount for automatic electronic loan payments from any Workers Checking Account. Other rates and terms are available. Rates subject to change without notice. Maximum 80% loan to value ratio. Offer applies to new loans only on owner-occupied primary residence. Homeowners insurance required. Subject to our normal credit requirements. Offer may be withdrawn without notice. Workers Credit Union membership required.

IT'S ABOUT BEING HERE FOR YOU.

Workers understands life is hectic enough without having to do banking. That's why Workers helps make your life convenient with:

- Digital Banking with Bill Pay
- Deposit checks with your phone
- iPhone®, iPad® and Android™ Apps
- Apple Pay & Samsung Pay
- Smartwatch Banking
- 50,000+ surcharge-free ATMs*
- 5,000+ shared branches nationwide**

*Other institutions may charge a fee

**In other words, you can do your banking at other credit unions

Learn more and find your nearest branch.



wcu.com/locations



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WORKERS
CREDIT UNION

Banking that works.



EFFECTIVE APRIL 19, 2019

LOAN RATES

HOME OF THE



givebackcalculator.com

HOME EQUITY LOANS

5 YEAR RATE AS LOW AS

4.24%
APR*

- Fixed-rate for the life of loan
- Terms up to 240 months
- Fixed monthly payments
- Interest may be tax deductible



WORKERS
CREDIT UNION

Banking that works.

LOAN RATE SHEET AS OF APRIL 19, 2019

Automobile Loans¹—100% Financing Available Model Year-Terms

Model Year-Terms	Annual Percentage Rate (APR)	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
New-2014—Up to 66 Months	as low as 4.15%	\$16.98	66 Months
New-2014—67 to 78 Months	as low as 4.99%	\$15.04	78 Months
New-2014—79 to 84 Months	as low as 5.99%	\$14.61	84 Months
2013-2011—Up to 66 Months	as low as 4.15%	\$16.98	66 Months
2010-2007—Up to 48 Months	as low as 5.75%	\$23.39	48 Months

Motorcycle Loans¹—100% Financing Available

Up to 66 Months	as low as 4.65%	\$17.21	66 Months
67 to 78 Months	as low as 5.49%	\$15.28	78 Months

Recreational Vehicles (RVs)¹—100% Financing up to \$150,000

Up to 84 Months	as low as 7.99%	\$15.59	84 Months
85 to 144 Months	as low as 6.25%	\$11.71	144 Months
145 to 240 Months	as low as 5.99%	\$9.20	240 Months

Jet Ski & Snowmobile Loans¹—100% Financing Available

Up to 36 Months	as low as 8.99%	\$33.36	36 Months
37 to 60 Months	as low as 8.99%	\$20.75	60 Months

Personal and Secured Loans¹ (debt consolidation, home repair)

Personal Loans Up to 72 Months	as low as 8.99%	\$18.03	72 Months
Passbook & Certificate Loans	2.50% over Savings/CD Dividend Rate		

Mortgages Fixed - Adjustable - Construction - First-time Buyer Programs - Jumbos, for more information and current rates call or visit us online at workerscu.com

Finish Line Refi¹³

5-7 Year Term, \$25,000 Minimum ¹	as low as 3.99%	\$13.67	84 Months
8-10 Year Term, \$25,000 Minimum ¹	as low as 4.25%	\$10.24	120 Months
11-12 Year Term, \$25,000 Minimum ¹	as low as 4.625%	\$9.06	144 Months

Home Equity⁺ 80% Financing

Home Equity Line of Credit...Prime -1.00%,^{1,2}

Home Equity Fixed Rate Loans	APR	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
Up to 60 Months, \$25,000 Minimum ¹⁵	4.24%	\$18.53	60 Months
Up to 120 Months, \$25,000 Minimum ¹⁵	4.625%	\$10.43	120 Months
Up to 180 Months, \$25,000 Minimum ¹⁵	4.99%	\$7.91	180 Months
Up to 240 Months, \$25,000 Minimum ¹⁵	5.49%	\$6.88	240 Months

Home Equity⁺ 100% Financing

Home Equity Line of Credit...Prime +1.50%,^{1,4}

Home Equity Fixed Rate Loans	APR	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
Up to 60 Months, \$25,000 Minimum ¹⁶	5.99%	\$19.33	60 Months
Up to 120 Months, \$25,000 Minimum ¹⁶	6.125%	\$11.17	120 Months
Up to 180 Months, \$25,000 Minimum ¹⁶	6.99%	\$8.99	180 Months
Up to 240 Months, \$25,000 Minimum ¹⁶	7.24%	\$7.90	240 Months

80% Home Equity⁺ Solar Loan

Home Equity Fixed Rate Loans	APR	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
Up to 84 Months, \$25,000 Minimum ^{15,7}	3.99%	\$13.67	84 Months
Up to 144 Months, \$25,000 Minimum ^{15,7}	4.50%	\$9.01	144 Months

100% Home Equity⁺ Solar Loan

Home Equity Fixed Rate Loans	APR	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
Up to 84 Months, \$25,000 Minimum ^{16,7}	5.50%	\$14.38	84 Months
Up to 144 Months, \$25,000 Minimum ^{16,7}	5.99%	\$9.76	144 Months

1. Rates subject to change without notice. Offers may be withdrawn at any time. Workers Credit Union membership required. Subject to our normal credit requirements. 2. There is a 10-year draw period and a 10-year repayment period. An annual fee of \$30 will be waived if the borrower has the monthly payment paid automatically from a Workers checking account. Offer applies to new Workers Credit Union lines only. Owner-occupied primary residence only to a maximum 80% combined loan-to-value and a maximum of 75% combined loan-to-value on owner-occupied second homes. Homeowner's insurance is required. \$350 early termination fee will be charged if discharged within the first two years. Current Wall Street Journal Prime is 5.50%. Maximum Rate is 18%. Minimum Rate is 2.99% The Interest Rate will be set on the first day of each month at 1.00% below the Prime Rate published in the Wall Street Journal on the last business day of the previous month. The current minimum rate would be 4.25% with a periodic rate of .01164%. Minimum line amount is \$25,000. 3. \$399 non-refundable application fee. Minimum loan amount \$25,000. Terms are a minimum of 5 years and a maximum of 12 years. Borrower is responsible for property insurance and any cost or fees required by their current lender to have the loan refinanced with Workers Credit Union. Maximum loan amount not to exceed 80% of property value. The program is available only for refinances of single-family, owner occupied primary residences. Requires automatic payment from a Workers checking account, and active direct deposit into checking account within 60 days of Finish Line closing. 4. Interest Rate will be set on the first business day of each month at 1.50% above the Prime Rate published in the Wall Street Journal on the last business day of each month. The Current Wall Street Journal Prime is 5.50%. Maximum rate is 18%. Minimum Rate is 5.00%. There is a 10-year draw period and a 10-year repayment period. Maximum loan to value is 100%. An annual fee of \$30 will be waived if the borrower has the monthly payment paid automatically from a Workers checking account. \$350 early termination fee will be charged if discharged within the first two years. Offer applies to new loans only on owner-occupied single family and condominiums only. Homeowners insurance required. 5. Annual Percentage Rate (APR) includes a .50% discount for automatic electronic loan payments from any Workers Checking Account. Other rates and terms are available. Maximum 80% loan to value ratio. Offer applies to new loans only on owner-occupied primary residence and second home. Homeowners insurance required 6. Annual Percentage Rate (APR) includes a .50% discount for automatic electronic loan payments from any Workers Checking Account. Other rates and terms are available. Rates subject to change without notice. Maximum 100% loan to value ratio. Offer applies to new loans only on owner-occupied single family and condominiums only. Homeowners insurance required. Subject to specific credit requirements due to additional credit union insurance. 7. Copy of solar installation contract required.