

The current rates and terms for loans at the Credit Union are provided in this Rate Schedule. Rates are subject to change without notice. See individual loan type for rate details.

VEHICLE LOANS	MINIMUM LOAN AMOUNT	APPROXIMATE TERM	AS LOW AS APR*
New Vehicles Current or Prior Year with <2,000 miles and not previously registered **available for FICO's 720+	Starting at \$1,000	1 - 36 months	5.50%
	\$5,000	37 - 48 months	5.75%
	\$7,500	49 - 60 months	5.75%
	\$7,500	61 - 66 months	6.00%
	\$15,000	67 - 72 months	6.15%
	\$20,000	73 - 84 months	6.55%
	**\$50,000	**85 - 96 months	**7.35%
Used Vehicles Current or Prior Year with <2,000 miles and not previously registered	Starting at \$1,000	1 - 36 months	5.75%
	\$5,000	37 - 48 months	6.00%
	\$7,500	49 - 60 months	6.00%
	\$7,500	61 - 66 months	6.15%
	\$15,000	67 - 72 months	6.35%
	\$20,000	73 - 84 months	6.70%
First Time Buyer/Limited Credit: New Auto Current or Prior Year with <2,000 miles and not previously registered	\$1,000	1 - 36 months	5.75%
	\$5,000	37 - 48 months	6.00%
	\$7,500	49 - 60 months	6.00%
	\$7,500	61 - 66 months	6.80%
	\$15,000	67 - 72 months	6.90%
First Time Buyer/Limited Credit: Used Auto Current or Prior Year with <2,000 miles and not previously registered	\$1,000	1 - 36 months	6.00%
	\$5,000	37 - 48 months	6.25%
	\$7,500	49 - 60 months	6.25%
	\$7,500	61 - 66 months	6.40%
	\$15,000	67 - 72 months	7.10%
New and Used Motorcycles Used: 10 Model Years or Newer	\$1,000	1 - 24 months	6.74%
	\$5,000	25 - 36 months	6.99%
	\$5,000	37 - 48 months	7.24%
	\$7,500	49 - 60 months	7.49%
	\$20,000	61 - 72 months	7.74%
New RVs, Boats, Watercrafts Current or Prior Year with <2,000 miles and not previously registered ***240 Month Term for RV's Only	\$5,000	1 - 48 months	7.49%
	\$20,000	49 - 72 months	7.75%
	\$25,000	73 - 120 months	7.99%
	\$25,000	121 - 180 months	8.75%
	***\$50,000	***181 - 240 months	***8.99%
Used RVs, Boats, Watercrafts Current or Prior Year with <2,000 miles and not previously registered ***240 Month Term for RV's Only	\$5,000	1 - 48 months	7.99%
	\$20,000	49 - 72 months	7.99%
	\$25,000	73 - 120 months	8.50%
	\$25,000	121 - 180 months	9.00%
	***\$50,000	***189 - 240 months	***9.50%

*APR = Annual Percentage Rate. Rates displayed are Non-discounted Rates. Rate range shows as low as rate to as high as rate based on term, value ratio, and credit score. Rates and terms are subject to change without notice. Some restrictions may apply. All loans are subject to credit approval. Actual rate offered is determined by the loan term requested, the loan to value ratio, and by applicant's individual credit score. Terms available per individual based on credit score. **Available for FICO Score 720+. ***240 Month Term for RV's Only.



Loan Rate Schedule

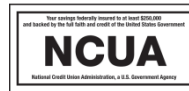
CONSUMER LOANS	MINIMUM LOAN AMOUNT	APPROXIMATE TERM	AS LOW AS APR*
Personal Loan \$500 Minimum, \$50,000 Maximum	\$500	1 -24 months	11.50%
	\$3,000	25 - 36 months	12.00%
	\$5,000	37 - 48 months	12.50%
	\$10,000	49 - 60 months	13.00%
Bill Consolidation \$500 Minimum, \$50,000 Maximum	\$500	1 to 24 months	13.00%
	\$3,000	25 to 36 months	13.75%
	\$5,000	37 to 48 months	14.25%
	\$10,000	49 to 60 months	14.75%
PremierCash Loan** \$500 Minimum, \$2,500 Maximum	\$500	up to 12 months	18.75%
Share Secured Loan \$500 Minimum; Share Balance is Loan Amount Maximum, Borrow up to amount in regular Share Account, Less \$5 required balance	\$500	up to 60 months	3.00% over Regular Share Rate
CD Secured \$500 Minimum; Share Certificate Balance is Loan Amount Maximum, Borrow up to amount in Share Certificate Account	\$500	Term Matches CD Maturity	3.00% over CD Rate
Go Green Unsecured \$5,000 Minimum; \$50,000 Maximum	\$5,000	1 - 60 months	8.25%
	\$5,000	61 - 72 months	8.75%
	\$5,000	73 - 84 months	9.25%
	\$5,000	85 -120 months	9.50%
	\$15,000	121 - 180 months	10.00%
Student Relief Loan*** Maximum loan amount \$75,000 Unsecured Loan Minimum Term 5 years Maximum Term 20 years	\$1,000	49 -60 months	7.74%
	\$1,000	61 -72 months	8.75%
	\$1,000	73 - 84 months	9.75%
	\$1,000	85 - 120 months	10.75%

*Personal, Bill Consolidation, Share Secured Loan, CD Secure, Tax Loan, Go Green Secure Loan APR = Annual Percentage Rate. Rates displayed are Non-discounted Rates. Rates and terms are subject to change without notice. Some restrictions may apply. All loans are subject to credit approval. Actual rate offered is determined by the loan term requested and by the applicant's individual credit score. As low as rates for a credit score of 760 or above.

**PremierCash Loan APR = Annual Percentage Rate. Some restrictions may apply. This loan may not be funded to pay off other PremierOne Credit Union loans. Limit one PremierCash Loan per member. Must be 18+ over to be eligible. PremierOne Credit Union reserves the right to cancel or change this offer at any time. See website for more details.

***Student Relief APR = Annual Percentage Rate. One Student Relief Loan per member. Actual rate offered is determined by the loan term requested, and by the applicant's individual credit score. All loans are subject to credit approval. Rates and terms are set by credit union and may change without notice. To qualify for this offer applicant must be a member of the credit union and be in good standing. Some restrictions may apply.

Loan Rate Schedule



HOME EQUITY LOANS	MINIMUM LOAN AMOUNT	APPROXIMATE TERM	AS LOW AS APR*
Home Equity Line of Credit* Owner Occupied \$5,000 Minimum; \$500,000 Maximum Up to 90% of appraised Value, less first mortgage balance California owner-occupied property and investment Property allowed As low as Prime – 0.25%, Floor rate 4.50% Loan-to-value – restrictions apply	\$5,000	5 yr. draw/ 10 yr. repay	7.00%
	\$5,000	10 yr. draw/ 20 yr. repay	7.00%
	\$5,000	10 yr. draw/ 20 yr. repay with fully amortized payments during the entire term of HELOC	7.00%
Go Green Secured – Home Equity Loan** \$25,000 Minimum, \$500,000 Maximum Proof of "Green" Purchase required No points Up to 80% of appraised Value, less first mortgage balance California owner-occupied property only Loan-to-value-restrictions apply	\$25,000	5 years	6.500%
	\$25,000	7 years	6.750%
	\$25,000	10 years	7.125%
	\$25,000	15 years	7.125%
	\$25,000	20 years	7.375%
	\$25,000	25 years	7.500%
Home Equity Loan*** \$5,000 Minimum, \$500,000 Maximum No points Up to 80% of appraised Value, less first mortgage balance California owner-occupied property only Loan-to-value restrictions apply	\$5,000	5 years	6.750%
	\$5,000	7 years	7.000%
	\$5,000	10 years	7.375%
	\$5,000	15 years	7.375%
	\$5,000	20 years	7.625%
	\$5000	25 years	7.750%
ADU Home Equity Line of Credit**** Owner Occupied \$5,000 Minimum; \$500,000 Maximum Up to 90% of appraised Value, less first mortgage balance California owner-occupied property only As low as Prime+1%, Floor rate 5.50% Loan-to-value restrictions apply	\$5,000	2-year draw period with interest-only payment / Balloon payment due when draw period ends	8.25%

**HELOC: This loan has a variable rate. The annual percentage rate can change on the first day of each month. Minimum lifetime APR is 4.50%. Maximum lifetime APR is 18.00%. The APR is based on an index. The index is the WSJ Prime rate. Actual rate determined by applicant's individual credit profile. The minimum credit advance that you can receive is \$5,000 for the first advance and \$300 for each subsequent advance. We will charge your account \$20.00 if you request an advance for less than the minimum advance amount permitted under this agreement. If your approved credit limit is \$250,000 or below and you do not receive an initial discounted rate, the credit union may pay the third party fees on your behalf. These fees generally total \$0 - \$1,000.00. If we pay bona fide third party fees on your behalf as listed in the "Schedule of Closing costs" on the addendum at closing, and you pay off your line of credit within 3 years from the opening date, you agree to reimburse the credit union for the bona fide third party fees paid on your behalf, as permitted by applicable law. If your approved credit limit is over \$250,000, you must pay certain fees to third parties to open the plan. These fees generally total between \$800 - \$2,500.00. If you receive an initial discounted rate, you must pay certain fees to third parties to open the plan. These fees generally total between \$0 - \$1,000.00. If you ask, we will provide you with an itemization of the fees you will have to pay to third parties. If the initial rate is discounted, it will not be based on the index and margin used for later rate adjustments. Recently offered initial discounted rates have been in effect for 12 months. Ask us for the current index value, margin, discount and annual percentage rate. After you open a plan, rate information will be provided on periodic statements that we send you. Lines must be secured by first or second deed of trust on your personal 1-4 unit residence in California. All loans are subject to credit approval. Some restrictions apply. Please consult a tax advisor regarding the deductibility of interest.*

***Go Green Secure APR = Annual Percentage Rate. Rates and terms are subject to change without notice. Some restrictions may apply. All loans are subject to credit approval. Actual rate offered is determined by the loan term requested and by the applicant's individual credit profile. Posted rates include a credit score of 760 or above, and 80% combined loan-to-value or lower, and loan amounts over \$50,000.*

****Home Equity Loan APR = Annual Percentage Rate. Rates and terms are subject to change without notice. Some restrictions may apply. All loans are subject to credit approval. Actual rate offered is determined by the loan term requested and by the applicant's individual credit profile. Posted rates include a credit score of 760 or above, 80% combined loan-to-value or lower, and loan amounts over \$50,000.*

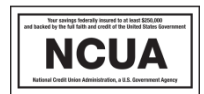
*****ADU Loan APR = Annual Percentage Rate. This loan has a variable rate. The annual percentage rate may change monthly on the first day of each month. Minimum lifetime APR is 5.50%. Maximum lifetime APR is 18.00%. The rate cannot increase or decrease more than 6.00% in any one-year period nor increase or decrease more than 2.00% at each adjustment. APR is subject to change without notice. The APR is based on an index. The index is the WSJ Prime rate. Actual rate determined by the applicant's individual credit profile. As low as rate includes a credit score of 760 or above. The minimum credit advance that you can receive is \$5,000 for the first advance and \$300 for each subsequent advance. We will charge your account \$20.00 if you*

request an advance for less than the minimum advance amount permitted under this agreement. All home improvements must comply with all applicable state, local laws and regulation, including zoning regulations. All permits and approvals must be obtained. Lines must be secured by first or second deed of trust on your personal 1-4 unit residence in California. All loans are subject to credit approval. Some restrictions apply. Note: Rates listed as "current" are the as low as rate.

HOME LOANS	MINIMUM LOAN AMOUNT	APPROXIMATE TERM	AS LOW AS APR*
First Mortgage on Primary Residence* California owner-occupied property only	Fixed Rate, \$100,000 to \$806,500	10 years	5.875%
	Fixed Rate, \$806,501 - \$1,209,750	10 years	6.125%
	Fixed Rate, \$1,209,751 - \$1.5 mil	10 years	6.250%
	Fixed Rate, \$100,000 to \$806,500	15 years	6.000%
	Fixed Rate, \$806,501 - \$1,209,750	15 years	6.375%
	Fixed Rate, \$1,209,751 - \$1.5 mil	15 years	6.500%
	Fixed Rate, \$100,000 to \$806,500	20 years	6.375%
	Fixed Rate, \$806,501 - \$1,209,750	20 years	6.750%
	Fixed Rate, \$1,209,751 - \$1.5 mil	20 years	6.750%
	Fixed Rate, \$100,000 to \$806,500	30 years	6.750%
	Fixed Rate, \$806,501 - \$1,209,750	30 years	6.875%
	Fixed Rate, \$1,209,751 - \$1.5 mil	30 years	6.875%
	Adjustable Rate, \$100,000 to \$806,500	3/1	5.750%
	Adjustable Rate, \$806,501 - \$1,209,750	3/1	5.750%
	Adjustable Rate, \$1,209,751 - \$1.5 mil	3/1	5.625%
	Adjustable Rate, \$100,000 to \$806,500	5/1	5.875%
	Adjustable Rate, \$806,501 - \$1,209,750	5/1	5.875%
	Adjustable Rate, \$1,209,751 - \$1.5 mil	5/1	5.750%
	Adjustable Rate, \$100,000 to \$806,500	7/1	5.875%
	Adjustable Rate, \$806,501 - \$1,209,750	7/1	6.000%
	Adjustable Rate, \$1,209,751 - \$1.5 mil	7/1	5.875%
	Adjustable Rate, \$100,000 to \$806,500	10/1	6.250%
	Adjustable Rate, \$806,751 - \$1,209,750	10/1	6.125%
	Adjustable Rate, \$1,209,751 - \$1.5 mil	10/1	6.000%

* First Mortgage on Primary Residence Loan APR = Annual Percentage Rate. Rates and terms are subject to change without notice. Some restrictions may apply. All loans are subject to credit approval. Actual rate offered is determined by the loan term requested and by the applicant's individual credit profile. Posted rates include a credit score of 720 or above, 60% loan-to-value or lower, and qualified down payment when applicable. Variable rate first mortgages are tied to the 1 Year Constant Maturity Treasury (CMT) index. They have 2% maximum annual rate increases and a 5% maximum lifetime cap. Margins vary by product and loan amount.

Loan Rate Schedule



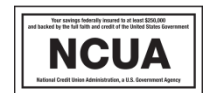
First Time Home Buyers First Mortgage on Primary Residence** California owner-occupied property only	Fixed Rate, \$100,000 to \$806,500	30 years	6.500%
	Fixed Rate, \$806,501 - \$1,209,750	30 years	6.625%
	Fixed Rate, \$1,209,751 - \$1.5 mil	30 years	6.625%
	Adjustable Rate, \$100,000 to \$806,500	3/1	5.500%
	Adjustable Rate, \$806,751 - \$1,209,750	3/1	5.500%
	Adjustable Rate, \$1,209,751 - \$1.5 mil	3/1	5.375%
	Adjustable Rate, \$100,000 to \$806,500	5/1	5.625%
	Adjustable Rate, \$806,751 - \$1,209,750	5/1	5.625%
	Adjustable Rate, \$1,209,751 - \$1.5 mil	5/1	5.500%
	Adjustable Rate, \$100,000 to \$806,500	7/1	5.625%
	Adjustable Rate, \$806,751 - \$1,209,750	7/1	5.750%
	Adjustable Rate, \$1,209,751 - \$1.5 mil	7/1	5.625%
	Adjustable Rate, \$100,000 to \$806,500	10/1	6.000%
	Adjustable Rate, \$806,751 - \$1,209,750	10/1	5.875%
	Adjustable Rate, \$1,209,751 - \$1.5 mil	10/1	5.750%
Investment Property Loan**** Rate/Term Refinance California property only Up to 70% financing	Fixed Rate, \$100,000 to \$806,500	15 years	6.750%
	Fixed Rate, \$806,501 - \$1,209,750	15 years	7.125%
	Fixed Rate, \$100,000 to \$806,500	30 years	7.500%
	Fixed Rate, \$806,501 - \$1,209,750	30 years	8.250%
Investment Property Loan^ Cash-Out Refinance California property only Up to 65% financing	Fixed Rate, \$100,000 to \$806,500	15 years	7.250%
	Fixed Rate, \$806,501 - \$1,209,750	15 years	7.625%
	Fixed Rate, \$100,000 to \$806,500	30 years	8.000%
	Fixed Rate, \$806,501 - \$1,209,750	30 years	8.750%

**** First Time Home Buyer Loan APR = Annual Percentage Rate.** Rates and terms are subject to change without notice. Some restrictions may apply. All loans are subject to credit approval. Actual rate offered is determined by the loan term requested and by the applicant's individual credit profile. Minimum loan is \$100,000. Variable rate first mortgages are tied to the 1 Year Constant Maturity Treasury (CMT) index. They have 2% maximum annual rate increases and a 5% maximum lifetime cap. Margins vary by product and loan amount. Financing available up to 97% for borrowers who qualify for Private Mortgage Insurance (PMI). Must be a member of the credit union to fund a loan. A First Time Home Buyer is an individual that hasn't owned a home in the past three years. To be eligible for the 0.25% First Time Home Buying Program rate discount, applicants must meet the definition of a first-time home buyer, as defined by the credit union, and successfully complete the Framework home buyer educational online course, a \$75 value. A Certificate of Completion is required before close of escrow. For more information call 408.524.4500 or book an appointment online.

****** Investment Property Loan APR = Annual Percentage Rate.** Rates and terms are subject to change without notice. Some restrictions may apply. All loans are subject to credit approval. Actual rate offered is determined by the loan term requested and by the applicant's individual credit profile. Minimum loan is \$100,000. Posted rates include a credit score of 720 or above, 50% loan-to-value or lower, and qualified down payment when applicable. Variable rate first mortgages are tied to the 1 Year Constant Maturity Treasury (CMT) index. They have 2% maximum annual rate increases and a 5% maximum lifetime cap. Margins vary by product and loan amount.

^ Investment Property Loan Cash Out APR = Annual Percentage Rate. Rates and terms are subject to change without notice. Some restrictions may apply. All loans are subject to credit approval. Actual rate offered is determined by the loan term requested and by the applicant's individual credit profile. Posted rates include a credit score of 720 or above and 65% loan-to-value or lower. Eligible Properties include non-owner-occupied single-family home, condo, townhouse, or 2-4 family residence. Maximum loan-to value is 65%.

Loan Rate Schedule



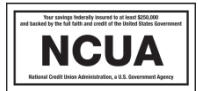
HOME LOANS	MINIMUM LOAN AMOUNT	APPROXIMATE TERM	AS LOW AS APR*
First Mortgage - Vacation/Second Home**** California owner-occupied property only Up to 80% financing	Fixed Rate, \$100,000 to \$806,500	10 years	6.125%
	Fixed Rate, \$806,501 - \$1,209,750	10 years	6.375%
	Fixed Rate, \$1,209,751 - \$1.5 mil	10 years	6.500%
	Fixed Rate, \$100,000 to \$806,500	15 years	6.250%
	Fixed Rate, \$806,501 - \$1,209,750	15 years	6.625%
	Fixed Rate, \$1,209,751 - \$1.5 mil	15 years	6.750%
	Fixed Rate, \$100,000 to \$806,500	20 years	6.625%
	Fixed Rate, \$806,501 - \$1,209,750	20 years	7.000%
	Fixed Rate, \$1,209,751 - \$1.5 mil	20 years	7.000%
	Fixed Rate, \$100,000 to \$806,500	30 years	7.000%
	Fixed Rate, \$806,501 - \$1,209,750	30 years	7.125%
	Fixed Rate, \$1,209,751 - \$1.5 mil	30 years	7.125%
	Adjustable Rate, \$100,000 to \$806,500	3/1	6.000%
	Adjustable Rate, \$806,751 - \$1,209,750	3/1	6.250%
	Adjustable Rate, \$100,000 to \$806,500	5/1	6.125%
	Adjustable Rate, \$806,751 - \$1,209,750	5/1	6.375%
	Adjustable Rate, \$100,000 to \$806,500	7/1	6.125%
	Adjustable Rate, \$806,751 - \$1,209,750	7/1	6.500%
	Adjustable Rate, \$100,000 to \$806,500	10/1	6.500%
	Adjustable Rate, \$806,751 - \$1,209,750	10/1	6.625%

**** First Mortgage - Vacation/Second Home APR = Annual Percentage Rate. Rates and terms are subject to change without notice. Some restrictions may apply. All loans are subject to credit approval. Actual rate offered is determined by the loan term requested and by the applicant's individual credit profile. Posted rates include a credit score of 720 or above, 60% loan-to-value or lower, and qualified down payment when applicable. Variable rate first mortgages are tied to the 1 Year Constant Maturity Treasury (CMT) index. They have 2% maximum annual rate increases and a 5% maximum lifetime cap. Margins vary by product and loan amount.

MANUFACTURED HOME LOANS	MINIMUM LOAN AMOUNT	APPROXIMATE TERM	AS LOW AS APR*
HUD - Manufactured Home Loan*	Fixed Rate, up to \$800,000	25 years	8.45%

*All loans are subject to credit approval and program eligibility. Rates, terms, and conditions are subject to change without notice. Not all applicants will qualify for the lowest advertised rate. Maximum loan amounts and loan-to-value (LTV) ratios are based on credit tier and underwriting guidelines. Membership eligibility required. Applicants must live, work, worship, or study in eligible counties and become members of PremierOne Credit Union. Additional restrictions may apply.

Loan Rate Schedule



CREDIT CARDS				
Details	VISA CLASSIC	VISA PLATINUM	VISA GOLD	VISA CLASSIC (Share Secured)
Introductory APR	3.99% Introductory APR* for a period of nine billing cycles. After that, your APR* will be between 15.90%± and 22.90% .	1.99% Introductory APR* for a period of nine billing cycles. After that, your APR* will be as low as 12.90%+ .	2.99% Introductory APR* for a period of nine billing cycles. After that, your APR* will be between 14.25% and 15.25%± .	APR* for Purchases as low as 9.90%± .
APR* for purchases	As low as 15.90%	As low as 12.90%	As low as WSJ Prime Rate ±7% (Variable Rate)	As low as 9.90%
APR* for Cash Advances	As low as 15.90%	As low as 12.90%	As low as 14.25% - 15.25%	As low as 9.90%
Balance Transfer	As low as 15.90%	As low as 12.90%	As low as 14.25% - 15.25%	As low as 9.90%
Grace Period for Purchases	25 Days	25 Days	25 Days	25 Days
Method of Computing the Balance for Purchases	Average Daily Balance (Including New Purchases)	Average Daily Balance (Including New Purchases)	Average Daily Balance (Including New Purchases)	Average Daily Balance (Including New Purchases)
Annual Fee	N/A	N/A	N/A	N/A
Minimum Finance Charge	None	None	None	None
Transaction Fee for Purchases	N/A	N/A	N/A	N/A
Balance Transfer Fee	3.50%	3.50%	3.50%	3.50%
Late Payment Fee (more than 10 days late)	\$10	\$10	\$10	\$10
Over-the-Credit Limit Fee	N/A	N/A	N/A	N/A
Additional Information	±Actual rate offered determined by individual credit score. As low as rate includes a credit score of 760 & above.	±Actual rate offered determined by individual credit score. As low as rate includes a credit score of 760 & above..	±Variable rate offered determined by individual credit score. As low as rate includes a credit score of 760 & above.	±Actual rate offered determined by individual credit score. As low as rate includes a credit score of 760 & above.

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