

**Defense Contracts South Federal Credit Union
Loan Repayment Schedule
July 1, 2009**

****Share Secured Loan**

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
1 YR	3.25	.084808	.039114
2 YR	3.25	.043092	.019875
4 YR	3.25	.022245	.010260
5 YR	3.25	.018080	.008339
10 YR	3.25	.009772	.004507
12 YR	3.25	.008396	.003873

New CAR, Boat, Motor Home, Travel Trailer, Motorcycle

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
4 YR	4.65	.022871	.010546
5 YR	5.15	.018940	.008733
6 YR	5.80	.016479	.007597

Used Boat, Motor Home, Travel Trailer Motorcycle

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
4 YR	7.75	.024296	.011197
5 YR	7.75	.020157	.009290
6 YR	7.75	.017411	.008025

Signature Loan

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
1 YR	8.75	.087336	.040233
2 YR	9.75	.046030	.021203
3 YR	10.75	.032620	.015025
4 YR	12.75	.026704	.012298

Our rates are subject to
change without notice.

Rates effective July 1, 2009

Preferred Signature Loan

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
1 YR	7.75	.086873	.040028
2 YR	8.75	.045570	.020995

****Used Car 2009 & 2010 Models****

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
4 YR	4.65	.022871	.010546
5 YR	5.65	.019170	.008838
6 YR	6.80	.016953	.007815

****Used 2008 Models****

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
4 YR	5.25	.023143	.010670
5 YR	6.25	.019449	.008966

****Used Car 2006 & 2007 Models***

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
4 YR	5.75	.023371	.010774
5 YR	6.75	.019683	.009073

****Used Car over 4 Years Old****

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
3 YR	7.25	.030992	.014283
4 YR	8.25	.024530	.011304

** Share secured loan rates are variable at 1.25%
above the last, highest dividend rate paid

* Changes effective 30 June each year
for age of vehicle.*

Directions: Select the type of loan. Next, select the factor which corresponds to the terms and the frequency of payment, monthly or biweekly. Multiply this factor by the loan amount to determine the payment.

Example: A new car loan of 20,000 for four years on biweekly payments:
\$20,000 x .010546 = \$210.92 Then, the payment is rounded to the nearest whole dollar, or \$211.00 each payday.