

DEBT RESTRUCTURE

Loan Special

Let Us Help Reduce Your Debt Burden!

LPCCU may be able to **REFINANCE** up to **125%** of the current value of your vehicle (that you hold with us **or** another financial institution) and/or refinance a vehicle you currently own.

The extra money will be applied to help:

1. **Consolidate your unsecured** credit cards or installment loans.
2. **Reduce your monthly payout** (to free up your cash flow!)
3. **Pay off debts** in a more timely manner.
4. **And possibly improve your credit rating!**



Starting at 4.24% APR Base Rate*

What to Provide

- **Loan Application or Loan Request Form****
- **Used Vehicle Worksheet****
- **Proof of income - last 2 paystubs**
- *If new to LPCCU, you can become a member the same day you apply for the loan. Simply open a Shared Savings Account with a valid drivers license and a \$20 deposit*

www.LexPCCU.com
(859)252-5151

Lexington Postal Community Credit Union

ADDENDUM LOANLINER

INSTRUCTIONS: This addendum is incorporated into and becomes a part of your LOANLINER® Credit Agreement. Please keep this attached to your LOANLINER® Credit Agreement.

The ANNUAL PERCENTAGE RATES (APR), corresponding daily rates and amount and due date of payments for each loan sub account are shown below. If there is no payment schedule, the amount and due date of payments will be determined at the time of each advance and disclosed on the Advance request Voucher. Other charges that may be imposed are also shown below (i.e., late charges, filing fees, collection costs).

EFFECTIVE DATE	REPLACES ADDENDUM DATED	PLAN NUMBER
04/01/2019	01/01/2019	

INTEREST RATE PRICING TIERS
(Based upon Credit Bureau Score)

Credit Score	Credit Union Grade	Rate Structure	Signature Unsecured Credit Limit
720 or higher	A+	Base Rate - .50%	Up to 15,000
680 – 719	A	Base Rate	Up to 10,000
640 – 679	B	Base Rate + 3.00%	Up to 7,500
600 – 639	C	Base Rate + 7.00%	Up to 4,000
Less than 600	D	Base Rate + 10.00%	Up to 2,500
New Auto/Motorcycle			
	100%	.0089%	3.24% APR Base Rate
New Boat/RV/Camper/ATV			
	100%		
• Less than 10,000 up to 60 Months (A+ - D)		.0116%	4.24% APR Base Rate
• 10,000 < 15,000 up to 84 Months (A+ - C)		.0137%	4.99% APR Base Rate
• Over 15,000 up to 120 Months (A+ - B)		.0157%	5.74% APR Base Rate
Used Auto/Motorcycle			
2017 to 2019	100% NADA Retail	.0116%	4.24% APR Base Rate
2014 to 2016	90% NADA Retail	.0116%	4.24% APR Base Rate
2013 and older	80% NADA Retail	.0116%	4.24% APR Base Rate
Used Boat/RV/Camper/ATV			
	Same As Above		
• Less than 10,000 up to 60 Months (A+ - D)		.0144%	5.24% APR Base Rate
• 10,000 < 15,000 up to 84 Months (A+ - C)		.0164%	5.99% APR Base Rate
• Over 15,000 up to 120 Months (A+ - B)		.0185%	6.74% ARE Base Rate
Signature / Co-Signor			
		.0274%	10.00% APR Base Rate
Signature EZ Loan			
	Not Rate Priced	.0767%	24.00% APR
Share Secured			
	Not Rate Priced	.0096%	3.50% APR

NOTE: ABOVE APR RATES DO NOT INCLUDE PROCESSING FEE OR CPI INSURANCE FEE
Loan Processing Fee on Processed Loans - \$50.00

Filing Fee - \$22.00 (Secured Loans Only)
Late Payment Fee Per Payment - \$20.00 (After 5 Day Grace Period)

X _____	X _____	_____
Applicant Signature	Witness Signature	Date
X _____	X _____	_____
Co-Applicant Signature	Witness Signature	Date

Used Auto / Boat / Camper / Motorcycle / ATV Information Worksheet

Year:		Make:		Model:	
-------	--	-------	--	--------	--

VIN/Serial:		Cylinders:		Mileage:	
-------------	--	------------	--	----------	--

Mileage Altered or Adjusted:	Y	N	If Yes, Explain:	
------------------------------	---	---	------------------	--

Body Style:	2-Door		Options:
	4-Door		Power Steering
	H-Back		Power Seat(s)
	Other (describe)		Power Windows
			Tilt Wheel
Radio:	AM-FM		Rear Entertainment
	AM-FM/Tape		Cruise Control
	AM-FM/CD		Rear Defroster
	BOSE Stereo System		Luggage Rack
			4 Wheel Drive
Air Conditioning:	Factory		Theft Recovery System
	Installed		Power Steering
			Snow Plow
Wheels:	Standard		Rear Bucket Seats
	Chrome		Aux. Fuel tank
	Alloy		Roll Bar
			Bed Liner
Top:	Vinyl		Bed Liner-Spray On
	Sunroof		Running Boards
	T-Tops		Fiberglass Cab
	Convertible	Towing / Camper Pkg	
		Winch	
Interior:	Vinyl		
	Cloth	Additional Options Not Listed:	
	Leather		
Transmission:	Manual		
	Automatic		

Sellers Name:			
Address:			
Phone:	Home:	Cell:	Work:
Financial Lien Holders Name:			
Financial Phone Number:			
Financial Account Number:			
Member Name:			
Member Number:			
Borrowing Amt:			