



Consumer Loans
First Federal Savings & Loan

Auto/Secured Installment Loans				
Credit Score		740	680-739	650-679
Model Age	Term	Tier 1	Tier 2	Tier 3
2012	66	6.250%	7.000%	7.750%
2011	60	5.750%	6.500%	7.250%
2010	48	5.500%	6.250%	7.000%
	36	5.375%	6.125%	6.875%
2009	66	6.500%	7.250%	8.000%
2008	60	6.375%	7.125%	7.875%
	48	6.250%	7.000%	7.750%
	36	6.125%	6.875%	7.625%
2007	60	6.625%	7.375%	8.125%
2006	48	6.500%	7.250%	8.000%
	36	6.375%	7.125%	7.875%
	24	6.250%	7.000%	7.750%
2005	60	6.875%	7.625%	8.375%
2004	48	6.750%	7.500%	8.250%
	36	6.625%	7.375%	8.125%
	24	6.500%	7.250%	8.000%
2003	48	7.375%	8.125%	8.875%
2002	36	7.250%	8.000%	8.750%
	24	7.125%	7.875%	8.625%
	12	7.000%	7.750%	8.500%
2001	48	7.875%	8.625%	9.375%
	36	7.750%	8.500%	9.250%
	24	7.625%	8.375%	9.125%
	12	7.500%	8.250%	9.000%
2000	36	8.375%	9.125%	9.875%
	24	8.250%	9.000%	9.750%
	18	8.125%	8.875%	9.625%
	12	8.000%	8.750%	9.500%
1999	30	8.875%	9.625%	10.375%
	24	8.750%	9.500%	10.250%
	18	8.625%	9.375%	10.125%
	12	8.500%	9.250%	10.000%
1998	24	9.375%	10.125%	10.875%
	18	9.250%	10.000%	10.750%
	12	9.125%	9.875%	10.625%
	6	9.000%	9.750%	10.500%
1997	24	9.875%	10.625%	11.375%
	18	9.750%	10.500%	11.250%
	12	9.625%	10.375%	11.125%
	6	9.500%	10.250%	11.000%
1996	24	10.375%	11.125%	11.875%
	18	10.250%	11.000%	11.750%
	12	10.125%	10.875%	11.625%
	6	10.000%	10.750%	11.500%
Subject to L/C review				
Credit scores under		650		
Model Year Below		1996		

Unsecured Installment Loans					
Credit Score	700+	675+	650+	625+	600+
Term					
3	8.250%	8.750%	9.500%	10.500%	12.000%
6	8.375%	8.875%	9.625%	10.625%	12.125%
9	8.500%	9.000%	9.750%	10.750%	12.250%
12	8.625%	9.125%	9.875%	10.875%	12.375%
18	8.750%	9.250%	10.000%	11.000%	12.500%
24	8.875%	9.375%	10.125%	11.125%	12.625%
30	9.000%	9.500%	10.250%	11.250%	12.750%
36	9.125%	9.625%	10.375%	11.375%	12.875%
42	9.250%	9.750%	10.500%	11.500%	13.000%
48	9.375%	9.875%	10.625%	11.625%	13.125%
54	9.500%	10.000%	10.750%	11.750%	13.250%
60	9.625%	10.125%	10.875%	11.875%	13.375%

Maximum Unsecured Installment or Balloon Loan Amount					
Credit Score	700+	675+	650+	625+	600+
	\$25,000	\$15,000	\$7,500	\$5,000	\$2,500

Unsecured Balloon Loans					
Credit Score	750+	725+	700+	675+	650+
Term					
3	9.250%	9.750%	10.250%	10.750%	11.250%
6	9.250%	9.750%	10.250%	10.750%	11.250%
9	9.750%	10.250%	10.750%	11.250%	11.750%
12	9.750%	10.250%	10.750%	11.250%	11.750%

Secured Balloon Loans					
Credit Score	750+	725+	700+	675+	650+
Term					
3	6.750%	7.000%	7.250%	7.750%	8.250%
6	7.500%	7.750%	8.000%	8.500%	9.000%
9	8.250%	8.500%	8.750%	9.250%	9.750%
12	9.000%	9.250%	9.500%	10.000%	10.500%

Minimum 1% rate increase on renewal of balloon notes

Home Equity Line of Credit	
Prime +1% - No Loan Fee - 10 Year Term	