TIC FEDERAL CREDIT UNION
Building the future...together.
Today. Tomorrow. Always.

Truth in Lending Disclosure

LOAN RATE SCHEDULE

EQUAL HOUSING LENDER

July 1, 2010

Loan Type	APR***
Line of Credit	9.50%
Visa Platinum	6.90%
Visa Gold	9.90%
Visa Classic	12.90%
Visa Share Secured	5.90%
Secured Advance**	as low as 4.25% *
Personal Advance**	as low as 11.25% *
Share Secured	(regular share account rate plus 2.00%)
Certificate Secured	(rate of certificate plus 2.00%)
Mortgage****	Market Price
Home Equity	Based on Prime
Undeveloped Real Estate	10.00%

* Maximum APR 18.00%

** Your Annual Percentage Rate may vary depending on your creditworthiness.
Please ask a full service representative for details regarding how your rate is determined.

*** Annual Percentage Rate

**** Georgia Residential Licensee

WELCOME TO LOANLINER

The LOANLINER Lending Program is a streamlined lending plan that provides "one stop shopping" for your lending needs.

With LOANLINER, loans are available to you quickly, easily and with more flexibility than ever before.

HOW TO USE LOANLINER-- LOANLINER works for most all of the lending services described in this brochure. Simply complete the initial LOANLINER Plan once. Then each time you need to borrow today and in the future - just request a loan advance. Once your application is approved, you can request loan advances at any time - in person, by mail, by phone or by internet. We'll already have your paperwork on file, so you save time and trouble. It's that easy!

ALL THIS AND A VISA CREDIT CARD TOO! -- TIC FCU offers you a VISA Credit Card. You can charge goods and services up to the full amount of your preapproved credit limit with your credit card.

LOAN PROTECTION-- You can protect your financial future by signing up for voluntary credit insurance when you complete your LOANLINER Plan. Enroll by simply indicating your preference in the "Credit Insurance Application" section. We will be happy to explain your various insurance options, coverage and cost. The premium for the coverage you select will be included in your monthly payment, and it is reasonable.

WHAT DO I NEED TO APPLY?

PROOF OF INCOME-- On all loans that you apply for, we ask that you provide us proof of your income at each loan advance. This can be done simply by providing a copy of your latest payslip or Military leave and earning statement with your advance request. If you are self employed we ask that you provide us with your tax returns for the last 2 years.

AUTO LOANS-- If you are buying an automobile from a dealership, you will need to bring in a "Dealer Worksheet" on the automobile that you have selected. If you are buying an automobile from an individual, we will need to inspect the automobile to determine the amount that the Credit Union will finance.

WHAT OTHER SERVICES ARE OFFERED BY THE LOAN DEPARTMENT?

PRE-APPROVED LOANS-- We can provide you piece of mind when car shopping by pre-approving you for your next new car purchase. We will help you shop with confidence by having your loan approved before you go to the dealership's show room.

Mailing Address and Phone Number
Post Office Box 9818
Columbus, GA 31908-0818
Phone (706) 320-8500
Internet Access:
www.ticfcu.com

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