

PAN-AMOCO FEDERAL CREDIT UNION

LOAN RATES

NEW VEHICLES:

| | 100%LOAN | 90% LOAN |
|-----------|----------|-----------------|
| 36 Months | 6.00% | 4.50% |
| 48 Months | 6.40% | 4.90% |
| 60 Months | 6.80% | 5.30% |
| 72 Months | 7.10% | 5.90% (25M MIN) |

USED VEHICLES:

(80% OF THE NADA BOOK AVERAGE RETAIL VALUE)

36 Months – 60 Months 5.95%

STOCK LOANS:

(85% OF VALUE ON AMOCO STOCK, 75% OF VALUE ON OTHER STOCK)

3.5% ABOVE MAXIMUM DIVIDENDS PAID THE PREVIOUS QUARTER. MAXIMUM TERM 60 MONTHS.

CD SECURED LOAN:

2.5% ABOVE CD RATE

DEPOSIT FROM OTHER INSTITUTIONS: 3% ABOVE MAXIMUM DIVIDENDS PAID.

SIGNATURE LOANS:

12 Month 8.75%

24 Month 9.75%

36 TO 60 Months 12.15%

OPEN END 12.15%

**MAXIMUM SIGNATURE: \$15,000.00 **

TUITION LOANS:

10 MO. 6.4%

TAX LOANS:

10 MO. 6.4%

HOME EQUITY LOANS:

6.0%

\$50,000.00 MAX

OVERDRAFT PROTECTION

12%

MAX \$3,000

OPEN END

12.15%

\$15,000.00 MAX

SHARE SECURED

2.5% above maximum dividends paid the previous quarter. Maximum term 60 months.