

CITY CO FEDERAL CREDIT UNION

== Serving Allegheny County Employer Agencies, Related Vendors & the City of Pittsburgh ==

Loan Limits

Effective October 8, 2008

<u>Type of Loan</u>	<u>Maximum Amount</u>
UNSECURED LOAN.....	\$5,000 - \$20,000 (Limit depends on credit score)
NEW AUTO LOAN..... (new is defined as untitled)	80% of Sticker Price <u>OR</u> 100% of Sticker Price with purchase of GAP Insurance
USED AUTO LOAN.....	80% of (the lower of Sale Price or Blue Book Value) <u>OR</u> 100% of Sale Price with purchase of GAP Insurance
USED AUTO LOAN (4+ YRS).....	80% of (the lower of Sale Price or Blue Book Value)

Maximum Term on New Automobiles is 60 months (5-years)
City CO reserves the right to limit the term on Used Automobiles to 48 months (4-years)
GAP (Guaranteed Asset Protection) Insurance* is available for \$350 through City CO
*GAP Insurance can be financed in auto loan!

1 st Mortgage.....	\$250,000 Maximum Loan
HOME EQUITY.....	\$50,000 Maximum Loan

80% Loan to Value Required – No Exceptions
A+, A, B or C Credit Required for Mortgage or Home Equity Loans