

CONSUMER LOAN RATES

As of April 7, 2008

Rates are subject to change without notice

NEW AUTO LOAN RATES

Annual Percentage Rates

*Starting as low as 4.99% APR**

We will consider your auto new if it is a future, current or previous year.

USED AUTO LOAN RATES

Annual Percentage Rates

*Starting as low as 4.99% APR**

2005 model and earlier.
Up to 100% financing of the retail value for
2005, 2004, 2003, 2002, 2001 or 2000.

RVs/BOATS/CAMPERS

*Starting as low as 6.99% APR** New

*Starting as low as 7.99% APR** Used

RVs include motor homes, travel trailers, van conversions, boats, and other trailers that can be titled. Terms up to 120 months available for loans over \$50,000. Other restrictions may apply.

TRACTORS/HEAVY EQUIPMENT

*Starting as low as 10.00% APR** New

*Starting as low as 11.00% APR** Used

Heavy equipment includes tractors, bulldozers, backhoes, or other equipment that will be secured with a certificate of collateral. Up to 90% financing of the retail value for 2007, 2006, 2005, and 2004 models. Up to 90% financing of the wholesale value for older models. Other restrictions may apply. Term of 7 years is for loan amounts of \$25,000 and over.

MOTORCYCLES

*Starting as low as 6.49% APR** New

*Starting as low as 6.99% APR** Used

Terms up to 120 months available for loans over \$50,000. Other restrictions may apply.

CREDIT CARDS

	Visa	MasterCard	Visa Gold
Annual Percentage Rate**:	11.9%	11.9%	9.9%
Annual Card Fee	NONE	NONE	NONE
Grace Period	25 Days	25 Days	25 Days
Cash Advance	NONE	NONE	NONE

ATVs

*Starting as low as 7.24% APR** New

*Starting as low as 7.74% APR** Used

Includes off-road vehicles, all-terrain vehicles, jet skis, and snowmobiles. Terms up to 120 months available for loans over \$50,000. Other restrictions may apply.

SECURED LOAN

Annual Percentage Rates**

Share Secured	3% above the highest share rate
Share Secured LOC	3% above the highest share rate
Money Market Share Secured	3% above the highest money market share rate
Share Certificate Secured	3% above the share certificate rate
Single Payment Certificate Secured	3% above the share certificate rate

STUDENT LOANS

Call the New Mexico Educational Assistance Foundation at 1-800-279-5063 for Rates and Information

SIGNATURE LOAN

*Starting as low as 8.99% APR**

Your rate may vary from the above rate and will be determined by your credit history.

ALTERNATIVE FINANCING PROGRAM

DNCU offers Alternative Financing Programs for borrowers who have had credit problems in the past, but now have the ability to meet financial obligations.

LINE OF CREDIT

10.90% APR**



* Members can earn an additional .25% off the above rates for Signature and Vehicle Loans, if they have their payroll directly deposited and set up on automatic transfer.

** Annual Percentage Rate.

