



## **IMPORTANT LOAN INFORMATION**

The following examples are provided as estimates of various loan products and are intended to be used as a guideline. Your individual loan request may differ. Please contact one of our financial services consultants for additional information on our products and your particular lending needs at 800.442.2392.

### **All Consumer Loans:**

- Standard credit qualifications apply and all loans are subject to final credit approval
- Rate and term are dependent upon credit qualifications
- Rates and Terms are subject to change without notice
- Rate and term of motor vehicle loans are dependent upon credit qualifications and year of vehicle
- A .25% discount will apply for members that have automatic payment
- Home equity loans available for residential property located within the state of Wyoming, USA. Property insurance is required.

### **Auto Loan**

Example: Loan of \$15,000.00 at an Annual Percentage Rate (APR) of 3.65% and a term of 60 months. Monthly payment of approximately \$273.89, with total estimated Finance Charge of \$1,433.29.

### **Recreational Vehicles**

Example: Loan of \$25,000.00 at an APR of 6.40% and a term of 120 months. Monthly payment of approximately \$282.64 with total estimated Finance Charge of \$8,915.52.

### **Personal (Unsecured)**

Example: Loan of \$10,000.00 at an APR of 9.950% and a term of 48 months. Monthly payment of approximately \$253.39, with a total estimated Finance Charge of \$2,162.56. (For additional information on our Open-End Line of Credit Loan please reference our disclosure titled "VISA Check Card/Line of Credit Loan/ATM Card Disclosure").

1715 Stillwater Ave  
Cheyenne, WY 82009  
307.638.4200

1521 Centennial Court  
Casper, WY 82609  
307.234.2373

**800.442.2392**

**WyHy.org**

