Rates effective as of February 1, 2014

Raw Land

□ Details	Interest Rate	Annual Percentage Rate
Fixed Rate		
Up to 60 months	8.40%	9.041% ludes a 1.5% origination fee)
61 to 120 months	8.50%	8.85% cludes a 1.5% origination fee)

*Requirements

Appraisal required.

Colorado Real Estate only.

Maximum amount financed is \$200,000 or 70% of appraised value or selling price.

Contact the credit union for estimated closing costs.