

**IT'S EASY TO ACCESS YOUR MONEY  
AND MANAGE YOUR ACCOUNTS AT  
ALTA VISTA CREDIT UNION!**

**Alta Vista's Mobile App**

With Alta Vista's mobile apps for iPhone and Android, you can view your account balance, make mobile deposits, and transfer money between your accounts.

**30,000 CO-OP ATMs**

You can use any of the CO-OP ATMs without any surcharge fees! Find the CO-OP ATM nearest to you by texting your ZIP Code to 91989.

**Audio 24 Phone Banking**

Check balances, make transfers and more, 24 hours a day over the phone.

**Online Banking**

24/7 access to your account from your computer or tablet to view transactions, statements and more.

**ALTA VISTA CREDIT UNION LOANS**

Alta Vista Credit Union offers some of the lowest rates and most competitive terms on a wide-range of loans. Whether you're looking to buy a new car, start a home improvement project or would like a low-interest loan to more quickly pay off debt, our credit union is happy to help. We look out for your best interest in all that we do, including loans and financing.

- Auto Loans • Motorcycle Loans
- RV/Boat Loans • Visa® Credit Cards
- Personal Loans • Real Estate Loans
- Off-Road/Watercraft Loans

**BRANCH LOCATIONS**

**Redlands Branch & Mailing Address**  
1425 W Lugonia Ave, Redlands, CA 92374  
Tel: 909.809.3838  
Fax: 909.809.3712

**Rialto Branch**  
2025 N Riverside Ave, Rialto, CA 92377  
Tel: 909.809.3838  
Fax: 909.809.3722

**Member Services**  
909.809.3838

**Audio 24**  
909.809.3837

Visit us at [AltaVistaCU.org](http://AltaVistaCU.org)  
or call us at 888.382.7999.



*Alta Vista*

**LOAN RATES**  
as of September 1, 2024



*Alta Vista*

The following rates are  
**Alta Vista Credit Union's**  
 best loan rates based on approved credit.  
 Effective September 1, 2024

AUTO LOANS	Terms	APR
<b>New/Used Autos (2024-2020) ♦♦</b>	48	6.24%
\$10,000 Minimum Loan (60 Months)	60	6.49%
\$15,000 Minimum Loan (72 Months)	72	6.99%
\$20,000 Minimum Loan (84 Months)	84	7.24%
<b>Used Autos (2019-2015) ♦♦</b>	48	6.99%
\$10,000 Minimum Loan (60 Months)	60	7.49%
\$15,000 Minimum Loan (72 Months)	72	7.49%
<b>Classic Autos 20 Years or Older ♦♦</b>	48	7.74%
	60	8.24%
\$18,000 Minimum Loan (72 Months)	72	8.49%
\$35,000 Minimum Loan (84 Months)	84	9.49%

MOTORCYCLE LOAN (STREET)	Terms	APR
<b>New — Current Model ♦♦</b>		
\$6,000 Minimum Loan (48 Months)	48	6.74%
\$10,000 Minimum Loan (60 Months)	60	7.24%
\$15,000 Minimum Loan (72 Months)	72	7.49%
\$20,000 Minimum Loan (84 Months)	84	8.49%
<b>Used — 7 Years or Newer ♦♦</b>		
\$6,000 Minimum Loan (48 Months)	48	7.99%
\$10,000 Minimum Loan (60 Months)	60	8.24%
\$15,000 Minimum Loan (72 Months)	72	8.49%
\$20,000 Minimum Loan (84 Months)	84	9.49%

MOTORCYCLE (TOURING) LOAN (Honda Goldwing, BMW, Harley-Davidson)	Terms	APR
<b>New — Current Model ♦♦</b>		
\$10,000 Minimum Loan (48 Months)	48	5.49%
\$10,000 Minimum Loan (60 Months)	60	5.99%
\$15,000 Minimum Loan (72 Months)	72	6.49%
\$20,000 Minimum Loan (84 Months)	84	6.99%
<b>Used — 7 Years or Newer ♦♦</b>		
\$10,000 Minimum Loan (48 Months)	48	7.24%
\$10,000 Minimum Loan (60 Months)	60	7.49%
\$15,000 Minimum Loan (72 Months)	72	7.74%
\$20,000 Minimum Loan (84 Months)	84	7.99%

RV LOAN (Motorhomes, Trailers, 5th Wheels)	Terms	APR
<b>New/Used — 2018 or Newer ♦♦</b>	60	7.24%
\$15,000 Minimum Loan (72 Months)	72	8.24%
\$20,000 Minimum Loan (84 Months)	84	8.99%
\$35,000 Minimum Loan (120 Months)	120	9.49%
\$50,000 Minimum Loan (144 Months)	144	9.99%

OFF-ROAD/ WATERCRAFT LOAN	Terms	APR
<b>New — Current Model ♦♦</b>		
\$10,000 Minimum Loan (60 Months)	60	8.24%
\$18,000 Minimum Loan (72 Months)	72	8.99%
<b>Used — 5 Years or Newer ♦♦</b>		
\$10,000 Minimum Loan (60 Months)	60	10.24%
\$18,000 Minimum Loan (72 Months)	72	10.74%

PERSONAL LOAN	Terms	APR
<b>Personal Loan ♦</b> (minimum loan \$500)	36	10.25%
	60	11.75%
<b>Quick Cash Loan</b> (maximum loan \$1,000)	3	28.00%
<b>Regular Share Secured (Variable Rate)</b>	<b>Terms</b>	<b>Margin</b>
4.00% above highest dividend rate	12-120	4.00%
<b>Share Certificate Secured (Fixed)</b>		
*Rate for SC Secured = SC Rate + Margin	60**	4.00%
**Loan Matures with Share Certificate		

VISA® CREDIT CARDS	APR
Platinum Visa®	13.75%
Classic Visa®	14.99%
Secured Visa®	15.90%

REAL ESTATE LOANS
<b>Home Equity Line of Credit — Variable Rate</b>
<i>For first mortgages, please call 909.809.3647.</i>

♦ Rates listed are Annual Percentage Rates (APR) and are the current lowest rates based on approved credit. Borrower's actual rate may be different based on terms and conditions, and credit history. Best rates include all available discounts. 0.50% will be added to the loan rate if you do not agree to establish e-statements and have the loan payment automatically transferred from an Alta Vista Credit Union Account (excludes Regular Share Secured, Share Certificate Secured, Visa and Home Equity products). For a loan with a 5.24% APR, you will pay 60 monthly payments of \$18.98 per \$1,000 borrowed.  
 ♦ Rate adjustments will be made based on LTV, mileage, and age of collateral.