

<b>Independence Fund Adaptive Equipment &amp; Assistive Technology</b>	<b>Max. Term (Mos.)</b>	<b>Member Rate WITH Auto Pay (APR)*</b>		<b>Member Rate WITHOUT Auto Pay*</b>
New computers <\$5000	36	3.00%		4.00%
New computers >\$5000	48	6.00%		7.00%
Assistive Technology (scooters, equipment etc.) <\$5000	36	3.00%		4.00%
Assistive Technology (scooters, equipment etc.) >\$5000	48	6.00%		7.00%
Home Building Modifications (unsecured-Title 1)	60	5.99%		6.99%
Home Building Modifications (real estate secured-Title 1)	144	6.99%		7.99%
Home Building Modifications (real estate secured)	180	6.99%		7.99%
Hearing Aids	48	3.00%		4.00%
Dentures	48	6.00%		7.00%
<b>New Modified Vehicles 2008-2009</b>	48	5.00%		6.00%
<b>New Modified Vehicles 2008-2009</b>	60	5.00%		6.00%
<b>New Modified Vehicles 2008-2009</b>	72	6.00%		7.00%
Used Vehicle Model Year 2001-2008	36	5.00%		6.00%
Used Vehicle Model year 2003-2008	48	5.00%		6.00%
Used Vehicle Model Year 2005-2008	60	5.00%		6.00%

\* This is not a guarantee, agreement, or commitment to loan funds or extend credit. This information is a hypothetical estimate based on information you provided. Differences between the information provided and the information that is verified may directly affect your actual loan offer. The terms of any loan offer may be based on one or more factors, including but not limited to, the date of application, your credit qualifications, type of collateral, collateral ownership, lien position, loan-to-value (LTV) ratio, debt-to-income (DTI) ratio and loan amount, and are subject to change without notice. Rates and terms are accurate as of the date noted and are subject to change at any time. You must submit an application to have your credit request considered. Application fees, processing fees and closing costs may apply. All loan applications are subject to credit approval.