

**Defense Contracts South Federal Credit Union
Loan Repayment Schedule
April 1, 2008**

****Share Secured Loan**

TERM	APR	MONTHLY FACTOR	BIWEEKLY FACTOR
1 YR	4.25	.085264	.039316
2 YR	4.25	.043536	.020075
4 YR	4.25	.022691	.010464
5 YR	4.25	.018530	.008545
10 YR	4.25	.010244	.004724
12 YR	4.25	.008877	.004094

New CAR, Boat, Motor Home, Travel Trailer

TERM	APR	MONTHLY FACTOR	BIWEEKLY FACTOR
4 YR	4.90	.022984	.010597
5 YR	5.40	.019055	.008785
6 YR	6.05	.016597	.007651

Used Boat, Motor Home, Travel Trailer

TERM	APR	MONTHLY FACTOR	BIWEEKLY FACTOR
4 YR	8.00	.024413	.011250
5 YR	8.00	.020276	.009345
6 YR	8.00	.017533	.008081

Signature Loan

TERM	APR	MONTHLY FACTOR	BIWEEKLY FACTOR
1 YR	9.00	.087451	.040285
2 YR	10.00	.046145	.021255
3 YR	11.00	.032739	.015079
4 YR	13.00	.026827	.012355

Our rates are subject to change without notice.
Rates effective March 21, 2008.

** Share secured loan rates are variable at 1.25% above the last, highest dividend rate paid

* Changes effective 30 June each year for age of vehicle.*

Preferred Signature Loan

TERM	APR	MONTHLY FACTOR	BIWEEKLY FACTOR
1 YR	8.00	.086988	.040080
2 YR	9.00	.045685	.021047

****Used Car 2007 & 2008 Models****

TERM	APR	MONTHLY FACTOR	BIWEEKLY FACTOR
4 YR	4.90	.022984	.010597
5 YR	5.90	.019286	.008891
6 YR	7.05	.017073	.007870

****Used 2006 Models****

TERM	APR	MONTHLY FACTOR	BIWEEKLY FACTOR
4 YR	5.50	.023256	.010722
5 YR	6.50	.019566	.009019

****Used Car 2004 & 2005 Models***

TERM	APR	MONTHLY FACTOR	BIWEEKLY FACTOR
4 YR	6.00	.023485	.010826
5 YR	7.00	.019801	.009127

****Used Car over 4 Years Old****

TERM	APR	MONTHLY FACTOR	BIWEEKLY FACTOR
3 YR	7.25	.030992	.014283
4 YR	8.25	.024530	.011304

Motorcycles

TERM	APR	MONTHLY FACTOR	BIWEEKLY FACTOR
2 YR/N	10.75	.046492	.021412
2 YR/U	11.75	.046957	.021622

Directions: Select the type of loan. Next, select the factor which corresponds to the terms and the frequency of payment, monthly or biweekly. Multiply this factor by the loan amount to determine the payment.

Example: A new car loan of 12,000 for four years on biweekly payments:
\$12,000 x .010597=\$127.16 Then, the payment is rounded to the nearest whole dollar, or \$127.00 each payday.

LOAN APPLICATIONS ARE NOW AVAILABLE BY INTERNET OR FAX
RECEIVE AN APPLICATION: (214)742-7830 SEND AN APPLICATION: (214)742-7834