

## **Creighton Federal Share Secured Loan Disclosure**

### *Important Disclosure – Share Secured Loan*

CLOSED-END CREDIT – THIS DISCLOSURE NOTICE CONTAINS IMPORTANT INFORMATION ABOUT CREIGHTON FEDERAL CREDIT UNION’S CLOSED END-CREDIT LOANS. YOU SHOULD READ IT CAREFULLY AND KEEP A COPY FOR YOUR RECORDS.

Terms Subject to Change. The terms described in this disclosure are for illustration purposes only and subject to change at any time. If, prior to your signing the loan documents, any of these terms have changed (other than the annual percentage rate) and you decide, as a result, not to obtain a loan from us, you would be entitled to a refund of any fees that you paid in connection with your application. Terms of Repayment. For example, for closed ended Secured Share Loans-Savings Secured, Fixed Rate of 4.00%-12 monthly payments of \$85.62, Certificate Secured, Fixed Rate of CD Rate plus 2.0%, thus using current rates, Fixed Rate of 4.13%-39 monthly payments of \$27.45 per \$1,000 borrowed.