



MEDALLION LOAN PAYMENT EXAMPLES

Sample Loans with 20% Down Payment	Loan Amount	Interest Rate	Approx. Monthly Payment	Payment or Refinance due at end of term
3/25 Balloon Loan ¹	\$ 200,000	5.74%	\$ 1,257	\$ 189,503
3/15 Balloon Loan ¹	\$ 200,000	5.45%	\$ 1,629	\$ 173,532
12-yr, Fixed Rate, fully amortizing ²	\$ 200,000	7.74%	\$ 2,137	\$ -
10-yr, Fixed Rate, fully amortizing ²	\$ 200,000	7.24%	\$ 2,347	\$ -
7-yr, Fixed Rate, fully amortizing ²	\$ 200,000	6.49%	\$ 3,361	\$ -
5-yr, Fixed Rate, fully amortizing ²	\$ 200,000	6.24%	\$ 3,889	\$ -
3-yr, Fixed Rate, fully amortizing ²	\$ 200,000	5.95%	\$ 6,080	\$ -

¹ The monthly payment you make on a Balloon Loan is calculated over 25 years (300 monthly payments) or 15 years (180 monthly payments) depending on the loan you choose. The loan is then due in 3 years with the remaining balance due. At that time, the remaining balance may be refinanced at the then current rate or paid in full.

² The monthly payment you make on a Fixed Rate, Fully amortizing loan is calculated over the term of the loan and depends on the loan you choose. The rate and the payment amount remain the same during the term of the loan. The loan will be fully repaid by the end of the term.

There are NO PREPAYMENT PENALTIES on any loan. EVER!

Example Combined Medallion Loan with Down Payment Assistance Loan

Sample Loans: \$200,000 Medallion Secured Loan and \$37,500 Down Payment Assistance Loan secured by Seller's deposit	Loan Amount	Interest Rate	Approx. Monthly Payment	Payment or Refinance due at end of term
3/25 Medallion Loan	\$ 200,000	5.74%	\$ 1,257	\$ 189,503
7-year Down Payment Assistance Loan	\$ 37,500	8.00%	\$ 585	\$ -
3/25 Combined	<u>\$ 237,500</u>		\$ 1,842	\$ 189,503
3/15 Medallion Loan	\$ 200,000	5.45%	\$ 1,629	\$ 173,532
7-year Down Payment Assistance Loan	\$ 37,500	8.00%	\$ 585	\$ -
3/15 Combined	<u>\$ 237,500</u>		\$ 2,214	\$ 173,532

Rates shown effective as of 9/26/2011 and are subject to change. Please call for current rates.

**FOR MORE INFORMATION REGARDING
SAN FRANCISCO TAXI MEDALLION LOANS
CALL (415) 359-2966**



770 Golden Gate Avenue
San Francisco, CA 94102

www.SanFranciscoFCU.com