

**SIGNATURE LOAN DISLCOSURE**

IDB Global Federal Credit Union  
1300 New York Avenue, Washington DC 20577

These interest rates are based upon an index, the quarterly average of the six months U.S. Treasury Bill auction discount rates, plus a fixed spread. Rates may change quarterly with changes in the index, but the monthly payment will remain the same. This means that the term of the loan may extend if rates increase or shorten if rates decrease.