



		up to	A+ 760 & above	A 701 - 759	B 641 - 700	C 600 - 640	D 500 - 599	
<b>Automobile and Motorcycle</b>	<b>New</b> (2024, 2023, 2022, 2021) Mileage: Less than 25,000	<b>48</b>	3.99	4.74	5.49	9.49	15.49	
		<b>60</b>	4.74	5.49	6.24	10.24	16.24	
		<b>72</b>	4.99	5.74	6.49	10.49	16.49	
		<b>84</b>	5.74	6.49	7.24	11.24	17.24	
	<b>Used Tier 1: (Current - 2020)</b>	<b>48</b>	4.74	5.49	6.24	10.24	16.24	
		<b>60</b>	5.49	6.24	6.99	10.99	16.99	
		<b>72</b>	5.74	6.49	7.24	11.24	17.24	
	<b>Used Tier 2: (2019, 2018, 2017, 2016, 2015, 2014)</b>	<b>36</b>	5.24	5.99	6.74	10.74	16.74	
		<b>48</b>	5.99	6.74	7.49	11.49	17.49	
	<b>Used Tier 3: (2013 and older)</b>		<b>36</b>	7.24	7.99	8.74	12.74	18.74
	<b>RV, Snowmobile, ATV, Jet Ski, Boat, Camper, Misc.</b>	<b>New: 2024, 2023, 2022, 2021</b>  *Terms over 84 months available only for loans in excess of \$25,000	<b>48</b>	5.24	5.99	6.74	10.74	16.74
			<b>60</b>	5.74	6.49	7.24	11.74	17.24
<b>72</b>			6.24	6.99	7.74	11.74	17.74	
<b>84</b>			6.74	7.49	8.24	12.24	18.24	
<b>96</b>			7.49	8.24	8.99	12.99	18.99	
<b>108</b>			8.24	8.99	9.74	13.74	19.74	
<b>120</b>			8.99	9.74	10.49	14.49	20.49	
<b>Used: 2020, 2019, 2018, 2017, 2016, 2015, 2014</b>		<b>36</b>	5.99	6.74	7.49	11.49	17.49	
		<b>48</b>	6.49	7.24	7.99	11.99	17.99	
		<b>60</b>	6.99	7.74	8.49	12.49	18.49	
<b>Used: 2013 and Older</b>		<b>36</b>	7.74	8.49	9.24	13.24	19.24	
		<b>48</b>	8.74	9.49	10.24	14.24	20.24	
<b>Personal Secured</b>		<i>Rates and terms determined by collateral used to secure the loan.</i>						
<b>Home Equity</b>	The maximum amount to be financed cannot exceed the appraised value of the home (TBD by the CU) X (up to) 80% less any existing HE or Mortgage. The rate offered to you will be determined by your credit history, term and lien position.	<b>60</b>	4.99%	5.49%	6.24%	7.99%	9.49%	
		<b>120</b>	5.49%	5.99%	6.74%	8.49%	9.99%	
		<b>180</b>	5.99%	6.49%	7.24%	8.99%	10.49%	
		<b>60</b>	5.49%	5.99%	6.74%	8.49%	9.99%	
		<b>120</b>	5.99%	6.49%	7.24%	8.99%	10.49%	
		<b>180</b>	6.49%	6.99%	7.74%	9.49%	10.99%	

			A+ 760 & above	A 701 - 759	B 641 - 700	C 600 - 640	D 500 - 599
<b>Personal/ Unsecured</b>	Borrow between \$500 and \$8,000, terms up to 60 months (dependent on amount borrowed and credit worthiness)	<b>12</b>	6.74	7.24	9.49	12.24	16.24
		<b>24</b>	7.49	7.99	10.24	12.99	16.99
		<b>36</b>	8.24	8.74	10.99	13.74	17.74
		<b>48</b>	9.24	9.74	11.49	14.74	18.74
		<b>60</b>	9.99	10.49	12.24	15.49	19.49
<b>Special Loans</b>	<b>Emergency Loan (\$30 fee)</b>	<b>15%</b>	Up to 3 months	Borrow up to \$1,000 with biweekly or monthly payments			
	<b>Promissory Note (\$30 fee)</b>	<b>15%</b>	Single Pay or Up to 3 months	With proof, borrow up to 75% of incoming funds			
	<b>Credit Builder Loan (\$30 fee)</b>	<b>15%</b>	Must be 1 year	Borrow \$1,000 with biweekly or monthly payments to help build or re-establish			
	<b>Share Secured Loan</b>	<b>Savings Rate plus 3.00%</b>		Secured by current savings balance.			
<b>Visa</b>	<b>w/ Scorecard Points</b>		9.90	10.90	12.90	14.90	16.90

<b>Shares</b>	<b>Savings - Balances of above \$50 earn interest</b>	<b>Savings</b>	<b>0.10%</b>
	<b>IRAs - Minimum balance of \$100 required</b>	<b>IRA</b>	<b>0.25%</b>
<b>Certificates of Deposit</b>	<b>Minimum Deposit of \$1,000 Required for all Certificates of Deposit (CDs)</b> <b>Interest credits quarterly</b> <b>No grace period</b>	<b>6 Months</b>	<b>1.00%</b>
		<b>12 Months</b>	<b>1.25%</b>
		<b>18 Months</b>	<b>2.00%</b>
		<b>24 Months</b>	<b>N/A</b>

All loan terms are dependent on multiple factors; including but not limited to: total amount financed, collateral age, mileage and condition of collateral. Collateral with 100K miles or greater, 3 year maximum term.

Loan rates are based upon credit score and credit history as determined by the credit union at the time of application.

All rates and terms subject to change, without notice. Please contact the credit union for accurate rates.

Rates effective March 6, 2023