



		up to	A+ 760 & above	A 701 - 759	B 641 - 700	C 600 - 640	D 500 - 599	
NEW Automobile & Motorcycle <small>(Terms may be dependent on collateral value, total amount financed and current mileage)</small>	New Tier 1 (2022 or newer) Mileage: Less than 30,000	48	5.74	6.49	7.24	11.24	17.24	
		60	6.49	7.24	7.99	11.99	17.99	
		72	6.74	7.49	8.24	12.24	18.24	
		84	7.49	8.24	8.99	12.99	18.99	
	New Tier 2 (Current - 2019)	48	6.49	7.24	7.99	11.99	17.99	
		60	7.24	7.99	8.74	12.74	18.74	
		72	7.49	8.24	8.99	12.99	18.99	
	Healthy Auto Loan <i>(automobile only)</i>		COMING SOON!					
	USED Auto & Motorcycle	Used Tier (2018 - 2013)	36	6.99	7.74	8.49	12.49	18.49
			48	7.74	8.49	9.24	13.24	19.24
			60	7.99	8.74	9.49	13.49	19.49
	RV, Snowmobile, ATV, Jet Ski, Boat, Camper, Misc.	New: 2025, 2024, 2023, 2022	48	6.99	7.74	8.49	12.49	18.49
60			7.49	8.24	8.99	13.24	18.99	
72			7.99	8.74	9.49	13.49	19.49	
84			8.49	9.24	9.99	13.99	19.99	
96			9.24	9.99	10.74	14.74	20.74	
108			9.99	10.74	11.49	15.49	21.49	
120			10.74	11.49	12.24	16.24	22.24	
Used: 2021 - 2015		36	7.74	8.49	9.24	13.24	19.24	
		48	8.24	8.99	9.74	13.74	19.74	
		60	8.74	9.49	10.24	14.24	20.24	
Used: 2014 - 2011		36	9.49	10.24	10.99	14.99	20.99	
		48	10.49	11.24	11.99	15.99	21.99	
Personal Secured		Rates and terms determined by collateral used to secure the loan.						

		A+ 760 & above	A 701 - 759	B 641 - 700	C 600 - 640	D 500 - 599	
Home Equity	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.	60	5.74%	6.24%	6.99%	8.74%	10.24%
		120	6.24%	6.74%	7.49%	9.24%	10.74%
		180	6.74%	7.24%	7.99%	9.74%	11.24%
		60	6.24%	6.74%	7.49%	9.24%	10.74%
		120	6.74%	7.24%	7.99%	9.74%	11.24%
		180	7.24%	7.74%	8.49%	10.24%	11.74%
Personal/ Unsecured	Borrow between \$500 and \$8,000, terms up to 60 months (dependent on amount borrowed and credit worthiness)	12	6.99	7.49	9.74	12.49	16.49
		24	7.74	8.24	10.49	13.24	17.24
		36	8.49	8.99	11.24	13.99	17.99
		48	9.49	9.99	11.74	14.99	18.99
		60	10.24	10.74	12.49	15.74	19.74
Special Loans	Promissory Note (\$30 fee)	15%	Single Pay or Up to 3 months	With proof, borrow up to 90% of incoming funds			
	Credit Builder Loan (\$30 fee)	15%	Must be 1 year	Borrow \$1,000 with biweekly or monthly payments to help build or re-establish			
	Share Secured Loan	Savings Rate plus 3.00%		Secured by current savings balance.			
		AA	A	B	C	D	
Visa	w/ Scorecard Points	9.90	10.90	12.90	14.90	16.90	
Shares	Savings - Balances of above \$50 earn interest	Savings	0.50%				
	IRAs - Minimum balance of \$100 required	IRA	0.75%				
Certificate s of Deposit	Minimum Deposit of \$1,000 Required for all Certificates of Deposit (CDs) Interest credits quarterly No grace period		6 Months		2.50%		
			12 Months		3.25%		
			18 Months		3.75%		

All collateral loan terms are dependent on multiple factors; including but not limited to: total amount financed, collateral age, mileage and condition of collateral.

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 January 2, 2024