



		up to	A+ 760 & above	A 701-759	B 641-700	C 600-640	D 500 - 599
Automobile and Motorcycle	New (2025, 2026, 2027)	48	4.00	4.75	5.50	8.50	14.50
		60	4.50	5.25	6.00	9.00	15.00
		72	5.00	5.75	6.50	9.50	15.50
		84	5.75	6.50	7.25	10.25	16.25
	Used Tier 1 (2021 - 2024) (mileage over 100K, 4 years max)	48	4.75	5.50	6.25	9.25	15.25
		60	5.25	6.00	6.75	9.75	15.75
		72	6.00	6.75	7.50	10.50	16.50
	Used Tier 2 (2017 - 2020) (mileage over 100K, 4 years max)	36	5.25	6.00	6.75	9.75	15.75
		48	5.75	6.50	7.25	10.25	16.25
		60	6.25	7.00	7.75	10.75	16.75
	Used Tier 3 (2014 - 2016)	36	6.50	7.25	8.00	11.00	17.00

RV, Snowmobile, ATV, Jet Ski, Boat, Camper, Misc.	Tier 1: 2023, 2024, 2025, 2026, 2027 (Terms over 84 months only available for \$25,000)	48	6.25	7.00	7.75	11.75	17.75
		60	6.75	7.50	8.25	12.25	18.25
		72	7.25	8.00	8.75	12.75	18.75
		84	7.75	8.50	9.25	13.25	19.25
		96	8.50	9.25	10.00	14.00	20.00
		108	9.25	10.00	10.75	14.75	20.75
		120	10.00	10.75	11.50	15.50	21.50
	Tier 2: 2017, 2018, 2019, 2020, 2021, 2022	36	7.00	7.75	8.50	12.50	18.50
		48	7.50	8.25	9.00	13.00	19.00
		60	8.00	8.75	9.50	13.50	19.50
	Tier 3: 2014, 2015, 2016	36	8.75	9.50	10.25	14.25	20.25
		48	10.00	10.75	11.50	15.50	21.50

Personal Secured	Rates and terms determined by collateral used to secure the loan.
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Rates effective 7/1/2026

A+
760 &
boveA
701-759B
641-700C
600-640D
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 (1st place lien)	60	5.00%	5.50%	6.25%	8.25%	12.25%
		120	5.50%	6.00%	6.75%	8.75%	12.75%
		180	6.00%	6.50%	7.25%	9.25%	13.25%
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 (2nd place lien)	60	5.50%	6.00%	6.75%	8.75%	12.75%
		120	6.00%	6.50%	7.25%	9.25%	13.25%
		180	6.50%	7.00%	7.75%	9.75%	13.75%
Personal/ Unsecured	Borrow between \$500 and \$8,000, terms up to 60 months (dependent on amount borrowed and credit worthiness)	12	6.00	7.25	8.75	11.75	15.75
		24	6.75	8.00	9.50	12.50	16.50
		36	7.50	8.75	10.25	13.25	17.25
		48	8.25	9.50	11.00	14.00	18.00
		60	9.25	10.50	12.00	15.00	19.00
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.			
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	1.25%	
Certificate s of Deposit	The minimum deposit for all CD's is \$1,000			6 Months		3.50%	
	Interest credits quarterly			12 Months		3.75%	
	No grace period			18 Months		3.00%	

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