Finger Lakes Health Care
Federal Credit Union

Rates effective 9/28/2026

		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
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%

Rates effective 9/28/2026

			A+ 760 & bove	A 701-759	B 641-700	C 600-640	D 500 - 599
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
Personal/ Unsecured	**Borrow between $8,000.01 and $12,000, terms up to 72 months**	**36**	8.50	9.75			
		48	9.25	10.50			
		60	10.25	11.50			
		72	11.25	12.50			

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%**

Certifcates 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.