



CONSUMER LOAN RATES

Rates are subject to change without notice.

Effective: January 11, 2019

Consumer Auto Loan Products				
Model Year	Term	APRs ¹ Ranging From		
New Auto 2018 and Newer and Less than 5k Miles	1-23 Mos	0.99%	to	13.24%
	24-35 Mos	2.49%	to	14.24%
	36-47 Mos	2.74%	to	14.49%
	48-59 Mos	2.99%	to	14.74%
	60-71 Mos	3.24%	to	14.99%
	72-83 Mos	3.99%	to	15.74%
	84-95 Mos	4.74%	to	10.74%
	96 Mos	5.99%	to	12.49%
Used Auto 2006 or Newer	1-23 Mos	1.99%	to	13.74%
	24-35 Mos	2.99%	to	14.74%
	36-47 Mos	3.24%	to	14.99%
	48-59 Mos	3.49%	to	15.24%
	60-71 Mos	3.74%	to	15.49%
	72-83 Mos	4.49%	to	16.24%
	84-95 Mos	5.24%	to	11.24%
	96 Mos	6.49%	to	12.99%
Classic Cars 2005 and Older	1-23 Mos	4.99%	to	16.74%
	24-35 Mos	5.99%	to	17.74%
	36-47 Mos	6.24%	to	17.99%
	48-59 Mos	6.49%	to	17.99%
	60-71 Mos	6.74%	to	17.99%
	72-83 Mos	7.49%	to	17.99%
	84-95 Mos	8.24%	to	14.24%
	96 Mos	9.49%	to	15.99%

Fixed Unsecured Consumer Loan Products				
Product	Term	APRs ¹ Ranging From		
Promotional Personal Loans	1-11 Mos	2.99%	to	14.74%
	12-23 Mos	4.24%	to	15.74%
	24-35 Mos	5.24%	to	16.24%
	36-47 Mos	5.74%	to	16.74%
	48-59 Mos	6.24%	to	17.24%
	60-71 Mos	8.24%	to	17.99%
	72-83 Mos	9.24%	to	17.99%
	84 Mos	9.49%	to	17.99%
Debt Consolidation Loans	1-11 Mos	3.99%	to	16.99%
	12-23 Mos	9.74%	to	17.49%
	24-35 Mos	9.99%	to	17.99%
	36-47 Mos	10.24%	to	17.99%
	48-59 Mos	10.74%	to	17.99%
	60-71 Mos	13.24%	to	17.99%
	72-83 Mos	14.24%	to	17.99%
	84 Mos	14.49%	to	17.99%

Other Secured Consumer Loan Products				
Product	Term	APRs ¹ Ranging From		
NEW Motorcycle/ATV/Power Sports	1-35 Mos	4.74%	to	17.49%
	36-47 Mos	4.99%	to	17.74%
	48-59 Mos	5.24%	to	17.99%
	60-71 Mos	5.49%	to	17.99%
	72 Mos	5.74%	to	17.99%
USED Motorcycle/ATV/Power Sports	1-35 Mos	5.24%	to	17.99%
	36-47 Mos	5.49%	to	17.99%
	48-59 Mos	5.74%	to	17.99%
	60-71 Mos	5.99%	to	17.99%
	72 Mos	6.24%	to	17.99%
NEW Boat/RV	1-35 Mos	4.24%	to	16.74%
	36-47 Mos	4.49%	to	16.99%
	48-59 Mos	4.74%	to	17.24%
	60-71 Mos	4.99%	to	17.49%
	72-83 Mos	5.99%	to	17.99%
	84-119 Mos	8.49%	to	17.99%
	120-179 Mos	10.49%	to	13.49%
180 Mos	10.74%	to	13.74%	
USED Boat/RV	1-35 Mos	4.74%	to	17.24%
	36-47 Mos	4.99%	to	17.49%
	48-59 Mos	5.24%	to	17.79%
	60-71 Mos	5.49%	to	17.99%
	72-83 Mos	6.49%	to	17.99%
	84-119 Mos	8.99%	to	17.99%
	120-179 Mos	10.99%	to	13.99%
180 Mos	11.24%	to	14.24%	

Visa Products	
Product	APRs ¹ Ranging From
VISA Platinum	7.24% to 17.99%
Signature Line of Credit	9.25% to 17.99%

Shared Secured Products	
Product	APRs ¹ Ranging From
Visa Secured	12.24%
Shared Secured	4% over savings dividend rate



This credit union is federally insured by the National Credit Union Administration.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

¹ANNUAL PERCENTAGE RATES. For all loans, actual annual percentage rate is determined at the time a credit decision is rendered and may be higher than the lowest rate available. Credit history, loan terms, mileage, age of collateral and amount borrowed are all factors that determine rate. Not all borrowers will qualify for the lowest rate. There are NEVER any prepayment penalties for repaying your loan early. All loans are subject to credit approval. Financing available only on vehicles with 100,000 miles or less. As of the date of this disclosure, the Prime Rate is 5.50%