



CONSUMER LOAN RATES

Rates are subject to change without notice.

Effective: April 1, 2022

Consumer Auto Loan Products			
Model Year	Term	APRs ¹ Ranging From	
New Auto 2022 and Newer and Less than 5k Miles	1-12 Mos	0.99%	to 13.24%
	13-36 Mos	2.24%	to 14.24%
	37-48 Mos	2.49%	to 14.49%
	49-60 Mos	2.49%	to 14.74%
	61-72 Mos	2.99%	to 15.49%
	73-84 Mos	3.49%	to 16.24%
Used Auto 2010 or Newer	85-96 Mos	5.99%	to 12.99%
	1-12 Mos	1.99%	to 13.74%
	13-36 Mos	2.74%	to 14.74%
	37-48 Mos	2.99%	to 14.99%
	49-60 Mos	3.24%	to 15.24%
	61-72 Mos	3.74%	to 15.99%
Classic Cars 2009 and Older	73-84 Mos	3.99%	to 16.74%
	85-96 Mos	6.49%	to 13.49%
	1-12 Mos	4.99%	to 16.74%
	13-36 Mos	5.99%	to 17.74%
	37-48 Mos	6.24%	to 17.99%
	49-60 Mos	6.49%	to 17.99%
61-72 Mos	6.74%	to 17.99%	
73-84 Mos	7.49%	to 13.74%	
85-96 Mos	9.49%	to 16.49%	

Fixed Unsecured Consumer Loan Products			
Product	Term	APRs ¹ Ranging From	
Personal Loans	1-12 Mos	2.99%	to 14.24%
	13-24 Mos	6.49%	to 14.74%
	25-36 Mos	6.99%	to 15.24%
	37-48 Mos	7.24%	to 15.99%
	49-60 Mos	7.74%	to 16.49%
	61-72 Mos	7.74%	to 17.49%
	73-84 Mos	8.49%	to 17.99%
	85-96 Mos	3.49%	to 16.99%
Debt Consolidation Loans	13-24 Mos	9.74%	to 17.49%
	25-36 Mos	9.99%	to 17.99%
	37-48 Mos	10.24%	to 17.99%
	49-60 Mos	10.74%	to 17.99%
	61-72 Mos	13.24%	to 17.99%
	73-84 Mos	14.49%	to 17.99%
	85-96 Mos	14.49%	to 17.99%

Visa Products	
Product	APRs ¹ Ranging From
VISA Platinum	3.45% to 17.99%
Signature Line of Credit	7.25% to 17.99%
Student Visa	7.99%

Other Secured Consumer Loan Products			
Product	Term	APRs ¹ Ranging From	
NEW Motorcycle/ATV/ Power Sports	1-36 Mos	4.74%	to 17.49%
	37-48 Mos	4.99%	to 17.74%
	49-60 Mos	5.24%	to 17.99%
	61-72 Mos	5.74%	to 17.99%
USED Motorcycle/ATV/ Power Sports	1-36 Mos	5.24%	to 17.99%
	37-48 Mos	5.49%	to 17.99%
	49-60 Mos	5.74%	to 17.99%
	61-72 Mos	6.24%	to 17.99%
NEW Boat/RV	1-36 Mos	4.24%	to 16.74%
	37-48 Mos	4.49%	to 16.99%
	49-60 Mos	4.74%	to 17.24%
	61-72 Mos	4.99%	to 17.49%
	73-84 Mos	5.99%	to 17.99%
	85-120 Mos	8.49%	to 17.99%
USED Boat/RV	121-180 Mos	10.74%	to 13.74%
	1-36 Mos	4.74%	to 17.24%
	37-48 Mos	4.99%	to 17.49%
	49-60 Mos	5.24%	to 17.79%
	61-72 Mos	5.49%	to 17.99%
	73-84 Mos	6.49%	to 17.99%
85-120 Mos	8.99%	to 17.99%	
121-180 Mos	11.24%	to 14.24%	

Shared Secured Products	
Product	APRs ¹ Ranging From
Visa Secured	10.24%
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 3.50%