



Loan Rates

Effective: January 9, 2019

These rates are subject to change.

Auto Loans

Vehicle Type	Approximate Term	APR*
New	Up to 84 Months	3.99 to 16.25%
2015 – 2019	Up to 72 Months	4.25 to 18.50%
2010 – 2014	Up to 72 Months	5.00 to 21.25%
2009 and older	Up to 60 Months	6.00 to 23.50%

*APR = Annual Percentage Rate. Rate based on creditworthiness. Ask a Member Service Specialist for your qualifying rate. Vehicle value is based on MSRP or by a source approved by the credit union. Please contact us for specific terms, rates, and available discounts. Payment example based on a \$20,000 loan: \$322.11 at 5.00% APR with a 72 month term.

Boat, Jet Ski, Motorcycle, ATV, and RV Loans

Vehicle Type	Approximate Term	APR*
New Boat	Up to 180 Months	5.25 to 14.50%
Used Boat	Up to 144 Months	6.25 to 15.00%
New Jet Ski	Up to 72 Months	4.00 to 12.75%
Used Jet Ski	Up to 72 Months	4.50 to 17.00%
New RV	Up to 180 Months	5.25 to 14.50%
Used RV	Up to 144 Months	6.25 to 15.00%
New Motorcycle / ATV	Up to 72 Months	4.00 to 12.75%
Used Motorcycle / ATV	Up to 72 Months	4.50 to 17.00%

*APR = Annual Percentage Rate. Rate based on creditworthiness. Ask a Member Service Specialist for your qualifying rate. Vehicle value is based on MSRP or by a source approved by the credit union. Please contact us for specific terms, rates, and available discounts. Payment example based on a \$20,000 loan: \$330.00 at 5.75% APR with a 72 month term.

Personal Loans

Borrowed Amount	Approximate Term	APR*
\$300 - \$10,000	Up to 60 Months	7.50 to 18.00%

*APR = Annual Percentage Rate. Rate based on creditworthiness. Ask a Member Service Specialist for your qualifying rate. Payment example based on a \$1,000 loan: \$87.24 at 8.50% with a 12 month term.

Overdraft Protection Loan

Borrowed Amount	Approximate Term	APR*
\$300 - \$1,500	Revolving Account	13.00 to 18.00%

*APR = Annual Percentage Rate. Rate based on creditworthiness. Ask a Member Service Specialist for your qualifying rate. Payment is \$20 or 4% of balance, whichever is greater. Payment is automatically withdrawn last day of the month.

Business Overdraft Protection Loan

Borrowed Amount	Approximate Term	APR*
\$500 - \$5,000	Revolving Account	10.00 to 12.00%

*APR = Annual Percentage Rate. Rate based on creditworthiness. Ask a Member Service Specialist for your qualifying rate. Payment is \$20 or 4% of balance, whichever is greater. Payment is automatically withdrawn last day of the month.

Share Secured Loan

APR*	Approximate Term
3.00% APR* above dividend rate earned by Share Account	Up to 72 Months

*APR = Annual Percentage Rate. Loan rate is fixed at 3.00% above the value of the shares, share investments or the share certificates being pledged as security at the time of the loan. Payment example based on a \$5,000 loan: \$111.76 at 3.50% with a 48 month term.