



Loan Rates

Effective: January 25, 2024

These rates are subject to change.

Auto Loans

Vehicle Type	Approximate Term	APR*
New	Up to 84 Months	5.24 to 12.75%
2023 – 2020	Up to 72 Months	6.00 to 13.75%
2019 – 2016	Up to 72 Months	7.00 to 14.50%
2015 and older	Up to 60 Months	7.25 to 15.00%

*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: \$360.57 at 9.00% 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	7.75 to 15.75%
Used Boat	Up to 180 Months	8.75 to 16.75%
New Jet Ski	Up to 72 Months	6.75 to 14.25%
Used Jet Ski	Up to 72 Months	7.25 to 17.25%
New RV	Up to 180 Months	7.75 to 15.75%
Used RV	Up to 180 Months	8.75 to 16.75%
New Motorcycle / ATV	Up to 72 Months	6.75 to 14.25%
Used Motorcycle / ATV	Up to 72 Months	7.25 to 17.25%

*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: \$423.00 at 9.75% APR with a 60-month term.

Personal Loans

Borrowed Amount	Approximate Term	APR*
\$300 - \$20,000	Up to 84 Months	9.00 to 17.00%

*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: \$88.00 at 10.00% APR with a 12-month term.

Overdraft Protection Loan

Borrowed Amount	Approximate Term	APR*
\$300 - \$1,500	Revolving Account	10.00 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 Payment is automatically withdrawn last day of the month.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 13.00%

*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 Payment is automatically withdrawn last day of the month.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: \$110.90 at 3.10% with a 48-month term.