



Rates are as of January 3, 2023, and are subject to change. Loan rates are for new loans to the Credit Union, prior loans are not eligible for these new rates. Special terms and conditions may apply to various loan types. Rates listed are our best rates based on applicant's credit history. Your actual rate may be higher. (APR = Annual Percentage Rate)

| <b>NEW AUTO LOANS</b>      | <b>Rates Low As</b> | <b>Payment Per \$1,000</b> |
|----------------------------|---------------------|----------------------------|
| 2023 - 2022                |                     |                            |
| 24 months                  | 3.00% APR           | \$42.99                    |
| 36 months                  | 3.75% APR           | \$29.42                    |
| 48 months                  | 4.50% APR           | \$22.81                    |
| 60 months                  | 4.75% APR           | \$18.76                    |
| 72 months (\$17,500+)      | 5.15% APR           | \$16.18                    |
| 84 months (\$25,000+)      | 5.50% APR           | \$14.38                    |
| <b>USED AUTO LOANS</b>     |                     |                            |
| 2022 - 2021 – 60 months    | 4.85% APR           | \$18.81                    |
| 72 months (\$17,500+)      | 5.25% APR           | \$16.23                    |
| 84 months (\$25,000+)      | 5.65% APR           | \$14.45                    |
| 2020 – 60 months           | 5.00% APR           | \$18.88                    |
| 72 months (\$17,500+)      | 5.75% APR           | \$16.46                    |
| 2019 – 60 months           | 5.25% APR           | \$19.00                    |
| 2018 - 2013 – 48 months    | 5.75% APR           | \$23.37                    |
| 2012 and older – 48 months | 6.15% APR           | \$23.56                    |

For autos with 100,000+ in mileage add 1%

**BOAT / MOTORCYCLE / RECREATIONAL VEHICLE LOANS**

Add 1% to the new/used auto loan rates above.

**CLASSIC/ANTIQUE AUTO LOANS**

|           |           |         |
|-----------|-----------|---------|
| 60 months | 8.00% APR | \$20.28 |
|-----------|-----------|---------|

**CLOSED-END UNSECURED**

|           |            |         |
|-----------|------------|---------|
| 60 months | 11.50% APR | \$22.00 |
|-----------|------------|---------|

**HOME EQUITY LOANS**

Home Equity - Fixed Rate - 80% LTV

|            |           |         |
|------------|-----------|---------|
| 60 months  | 5.75% APR | \$19.22 |
| 120 months | 6.50% APR | \$11.36 |
| 180 months | 7.00% APR | \$8.99  |

90% LTV – add .50% to the home equity rates above.

100% LTV – add 1% to the home equity rates above.

**VARIABLE RATE LOAN PRODUCTS**

|  | <b>Current Variable Rate</b> |
|--|------------------------------|
| <b><u>UNSECURED LOANS</u></b>            |                              |
| Revolving credit                         | 13.90% APR                   |
| Overdraft protection                     | 13.90% APR                   |
| <b><u>SHARE SECURED</u></b>              |                              |
| Up to 60 months (4% floor)               | Rate + 3%                    |
| <b><u>VISA CREDIT CARD</u></b>           |                              |
|  | 12.46% APR                   |
| <b><u>HOME EQUITY LINE OF CREDIT</u></b> |                              |
| 80% LTV (Prime Rate)                     | 7.50% APR                    |
| 90% LTV (Prime Rate + 1%)                | 8.50% APR                    |
| 100% LTV (Prime Rate + 2%)               | 9.50% APR                    |

Your savings are federally insured to at least \$250,000 by the National Credit Union Association (NCUA) a U.S. Government Agency.

