



Rates are as of February 2, 2026, 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)

		Rates Low As	Payment Per \$1,000
NEW AUTO LOANS			
2026 - 2025			
24 months	4.35%	APR	\$43.58
36 months	4.85%	APR	\$29.91
48 months	5.00%	APR	\$23.03
60 months	5.10%	APR	\$18.92
72 months (\$17,500+)	5.85%	APR	\$16.51
84 months (\$25,000+)	6.85%	APR	\$15.02
USED AUTO LOANS			
2025 - 2024 – 60 months	5.25%	APR	\$19.00
72 months (\$17,500+)	6.00%	APR	\$16.58
84 months (\$25,000+)	7.00%	APR	\$15.10
2023 – 60 months	5.50%	APR	\$19.11
72 months (\$17,500+)	6.25%	APR	\$16.70
2022 – 60 months	5.75%	APR	\$19.22
2021 - 2016 – 48 months	6.50%	APR	\$23.72
2015 and older – 48 months	7.00%	APR	\$23.95

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	\$20.29
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CLOSED-END UNSECURED

60 months	13.00%	APR	\$22.76
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HOME EQUITY LOANS

Home Equity - Fixed Rate - 80% LTV

60 months	6.75%	APR	\$19.69
120 months	7.25%	APR	\$11.75
180 months	7.75%	APR	\$9.42

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

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

VARIABLE RATE LOAN PRODUCTS

Current Variable Rate

UNSECURED LOANS

Revolving credit	13.90%	APR
Overdraft protection	13.90%	APR

SHARE SECURED

Up to 60 months (4% floor)	Rate + 3%
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VISA CREDIT CARD

12.01%	APR
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HOME EQUITY LINE OF CREDIT

80% LTV (Prime Rate)	6.75%	APR
90% LTV (Prime Rate + 1%)	7.75%	APR
100% LTV (Prime Rate + 2%)	8.75%	APR

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

