



Nebraska State Employees
CREDIT UNION

Rates are as of April 1, 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)

NEW AUTO LOANS	Rates Low As	Payment Per \$1,000
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		
72 months (\$17,500+)	6.00% APR	\$16.58
84 months (\$25,000+)	7.00% APR	\$15.10
2023 – 60 months		
72 months (\$17,500+)	6.25% APR	\$16.70
2022 – 60 months		
2021 - 2016 – 48 months		
2015 and older – 48 months		

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
<u>UNSECURED LOANS</u>	
Revolving credit	13.90% APR
Overdraft protection	13.90% APR
<u>SHARE SECURED</u>	
Up to 60 months (4% floor)	Rate + 3%
<u>VISA CREDIT CARD</u>	
	12.01% APR
<u>HOME EQUITY LINE OF CREDIT</u>	
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.

