Nebraska State Employees
CREDIT UNION

Rates are as of September 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	4.00%	APR	$43.44
36 months	4.50%	APR	$29.76
48 months	4.75%	APR	$22.93
60 months	4.85%	APR	$18.81
72 months ($17,500+)	5.50%	APR	$16.35
84 months ($25,000+)	6.50%	APR	$14.86

USED AUTO LOANS			
2025 - 2024 – 60 months	5.00%	APR	$18.88
72 months ($17,500+)	5.75%	APR	$16.47
84 months ($25,000+)	6.75%	APR	$14.98
2023 – 60 months	5.25%	APR	$18.99
72 months ($17,500+)	6.00%	APR	$16.58
2022 – 60 months	5.50%	APR	$19.11
2021 - 2016 – 48 months	6.25%	APR	$23.61
2015 and older – 48 months	6.75%	APR	$23.84

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

CLOSED-END UNSECURED			
60 months	12.50%	APR	$22.51

HOME EQUITY LOANS			
Home Equity - Fixed Rate - 80% LTV			
60 months	6.25%	APR	$19.46
120 months	7.00%	APR	$11.62
180 months	7.50%	APR	$9.28

90% LTV – add .50% to the home equity rates above.
100% LTV – add 1% to the home equity rates above.

VARIABLE RATE LOAN PRODUCTS

UNSECURED LOANS	**Current Variable Rate**	
Revolving credit	13.90%	APR
Overdraft protection	13.90%	APR
SHARE SECURED		
Up to 60 months (4% floor)	Rate + 3%	
VISA CREDIT CARD	12.01%	APR
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.