Nebraska State Employees
CREDIT UNION

Rates are as of November 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)

NEW AUTO LOANS	**Rates Low As**	**Payment Per $1,000**
2027 - 2026		
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		
2026 - 2025 – 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
2024 – 60 months	5.25% APR	$18.99
72 months ($17,500+)	6.00% APR	$16.58
2023 – 60 months	5.50% APR	$19.11
2022 - 2017 – 48 months	6.25% APR	$23.61
2016 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	12.75% APR	$22.63
HOME EQUITY LOANS		
Home Equity - Fixed Rate - 80% LTV		
60 months	6.50% APR	$19.57
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%
VISA CREDIT CARD	12.94% APR
HOME EQUITY LINE OF CREDIT	
80% LTV (Prime Rate)	7.00% APR
90% LTV (Prime Rate + 1%)	8.00% APR
100% LTV (Prime Rate + 2%)	9.00% APR

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

EQUAL HOUSING OPPORTUNITY