



# LOAN RATES



Rates Effective as of January 1, 2025

**RATES AS LOW AS:**

LOAN TYPE	APR*	PURCHASE / REFI LOAN-TO-VALUE**	MAXIMUM TERM	ADDITIONAL TERMS
Autos & Trucks	6.79%	130%	60 months	Max mileage 150k / 200k Diesel
	6.99%	130%	72 months	Max mileage 150k / 200k Diesel
	7.59%	130%	84 months	Max mileage 150k / 200k Diesel
Motorcycles	6.79%	130%	60 months	Max term 72 months for motorcycle financing
	6.99%	130%	72 months	
New Recreation Vehicles Motor Homes, Boats	8.09%	110%	84 months	Limited to 15 years or newer & 150k miles or less. No minimum loan amount
	8.29%	110%	120 months	Limited to 15 years or newer & 150k miles or less. Minimum loan amount \$20,000
	8.39%	110%	144 months	Limited to 15 years or newer & 150k miles or less. Minimum loan amount \$25,000
	8.59%	110%	180 months	Limited to 15 years or newer & 150k miles or less. Minimum loan amount \$30,000

**RATES AS LOW AS:**

LOAN TYPE	APR*	MINIMUM LOAN AMOUNT	MAXIMUM TERM
Personal Loans (Jet Ski, Snowmobile, Computer)	10.64%	N/A	60 months
	11.09%	N/A	72 months
	11.84%	\$15,000	84 months

LOAN TYPE	APR*	PURCHASE / REFI LOAN-TO-VALUE**	MAXIMUM TERM
Savings Secured	3% above current savings rate	100%	120 months

Certificate Secured	3% above your current certificate rate	95%	Not to exceed certificate term
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Personal Line of Credit	**** As low as prime + 1%	N/A	N/A
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**RATES AS LOW AS:**

LOAN TYPE	APR*****	INTRODUCTORY RATE	MAXIMUM RATE	ADDITIONAL TERMS
VISA – Rewards	14.00%	N/A	18.00%	N/A
VISA - Platinum	12.00%	N/A	18.00%	N/A
VISA – Share Secured*****	18.00%	N/A	18.00%	N/A

Rates are subject to change without notice, except on loans presently in place and those with variable rates. Your actual rate and term will be determined according to how you've managed your credit.

**Note to Interest Rates**

(\*) APR = Annual Percentage Rate. Rates are determined by applicant credit and vehicle mileage. Rates advertised may require a qualifying down payment and may not exceed established loan-to-value ratios for respective collateral.

(\*\*) The actual term available is based on the amount you are borrowing. The maximum available terms of repayment are displayed. Contact a MRC for additional details.

(\*\*\*) Values based on New or Used JD Power (NADA) Retail, KBB Retail, MSRP or appraisal. Auto purchase and refinance transactions may finance up to 130% plus tax, license, warranty & GAP. See a MRC for maximum allowable add-ons. All loans subject to underwriting and may require a down payment.

(\*\*\*\*) Rate determined by applicant credit. Prime rate is determined by the most recently published "Prime Rate" for corporate loans at large U.S. Money Commercial Banks as it appears in the Wall Street Journal under the heading "Money Rates" on the first business day of the month immediately preceding the change date. Floor rate 7% APR, maximum rate 18% APR.

(\*\*\*\*\* ) Rate will vary with the market based on the Prime Rate.

(\*\*\*\*\* ) Offered to members establishing or re-establishing their credit.

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