



AUTO, RECREATIONAL, PERSONAL, AND CREDIT CARDS

Rates Effective as of April 1, 2025

RATES AS LOW AS:

LOAN TYPE	APR*	PURCHASE / REFI LOAN-TO-VALUE**	MAXIMUM TERM	ADDITIONAL TERMS
Autos & Trucks	6.49%	130%	60 months	Max mileage 150k / 200k Diesel
	6.69%	130%	72 months	Max mileage 150k / 200k Diesel
	7.29%	130%	84 months	Max mileage 150k / 200k Diesel
Motorcycles	6.49%	130%	60 months	Max term 72 months for motorcycle financing
	6.69%	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
Personal Line of Credit	**** As low as prime + 1%	N/A	N/A

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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LOAN RATES



HOME EQUITY LOANS AND LINES OF CREDIT

Rates Effective as of April 1, 2025

RATES AS LOW AS:

LOAN TYPE	LOAN TERM	APR*	LOAN-TO-VALUE	ADDITIONAL TERMS
Home Equity Loan	Up to 84 months	8.05%	85%	
	Up to 120 months	8.50%	85%	
	Up to 240 months	8.90%	100%	Manufactured homes not eligible
	Up to 360 months	9.68%	100%	Manufactured homes not eligible

(* APR = Annual Percentage Rate. Rates based on term, Loan to Value, and creditworthiness. All offers, rates, and terms are subject to change at any time. membership eligibility and credit qualifications apply. Property must be located in Washington State. Property insurance required, flood insurance may be required. Ask about additional fees that may apply, including appraisal fees if required.

RATES AS LOW AS:

LOAN TYPE	INTRO RATE	APR* AFTER INTRO	LOAN-TO-VALUE	TERM	ADDITIONAL TERMS
Lo-Cap Home Equity Line of Credit	7.25%	7.50%	Up to 80%	15-year draw, 20-year repayment	Maximum loan amount \$300,000
Lo-Cap Plus Home Equity Line of Credit	7.25%	9.00%	100%	15-year draw, 20-year repayment	Maximum loan amount \$250,000

(* APR = Annual Percentage Rate. APR is variable and will adjust according to Prime Rate, as published in the Wall Street Journal. Prime Rate, Loan to Value and credit score determine actual APR and may vary between 7.25% APR and 11.99% APR. Minimum monthly payment will vary according to APR and balance of the line of credit. All offers, rates, and terms are subject to change at any time. Property must be located in Washington State. Property insurance required, flood insurance may be required. Ask about additional fees that may apply, including appraisal fees if required.



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