

## Auto & Other Personal Loans

### SET LOAN RATES

Rates effective as of: 01/01/2023

Prime Rate: 7.50%

| Auto Rates                                |   | Rates shown include .50% discount **  |
|---|---|---|
| Terms                                     | NEW APR*<br>Current or prior year vehicles with fewer than 36,000 miles are considered "new". | USED APR*<br>Vehicles older than prior year or with more than 36,000 miles are considered "used". |
| Up to 36 months                           | 3.35 % - 12.85 %  | 3.35 % - 14.85 %  |
| 37-60 months                              | 3.90 % - 13.10 %  | 3.90 % - 15.10 %  |
| 61-72 months \$15,000 Minimum Loan Amount | 4.35 % - 14.65 %  | 4.35 % - 16.65 %  |
| 73-84 months \$30,000 Minimum Loan Amount | 5.35 % - 13.90 %  | 5.35 % - 7.15 %   |
| 85-96 months \$75,000 Minimum Loan Amount | 5.65 % - 6.90 %   | 5.75 % - 7.65 %   |
| 97-120 months \$100,000 Minimum Loan Amt  | 6.35 % - 7.40 %   | 6.45 % - 8.15 %   |

Rates are based on your creditworthiness and percentage down.

| First Time Borrower Auto Rates            |         | Rates shown include .50% discount ** |
|---|---------|--------------------------------------|
| Terms                                     | APR     |                                      |
| Up to 36 months                           | 9.35 %  |                                      |
| 37-60 months                              | 10.10 % |                                      |
| 61-72 months \$15,000 Minimum Loan Amount | 10.65 % |                                      |

Rates are based on your creditworthiness and percentage down.

| Boat & Airplane Rates                              |                  | Rates shown include .25% discount ** |
|--|------------------|--------------------------------------|
| Terms  | APR              |                                      |
| Up to 60 months                                    | 4.74 % - 15.99 % |                                      |
| 61-72 months \$30,000 Minimum Loan Amount for Used | 4.99 % - 17.49 % |                                      |
| 73-84 months \$50,000 Minimum Loan Amount for Used | 5.74 % - 8.24 %  |                                      |
| 85-120 months \$100,000 Minimum Loan Amount        | 6.24 % - 8.74 %  |                                      |

Rates are based on your creditworthiness and percentage down.

## Recreational Vehicle Rates & Other Collateral Types

Rates shown include .25% discount \*\*

| Terms                                     | APR*           |
|---|----------------|
| Up to 48 months                           | 4.74% - 16.99% |
| 49-60 months \$15,000 Minimum Loan Amount | 4.74% - 16.99% |
| 61-72 months \$30,000 Minimum Loan Amount | 5.74% - 8.49%  |
| 73-84 months \$50,000 Minimum Loan Amount | 6.74% - 9.49%  |
| 85-96 months \$75,000 Minimum Loan Amount | 7.74% - 10.49% |

Loan types include Motorcycles, Water Sports, ATVs, Motor Scooters and Lawn Tractors. Rates are based on your creditworthiness and percentage down.

## Personal & Consolidation Loan Rates

| Terms  | APR*            |
|--|-----------------|
| Up to 60 months  | 9.25% - 17.75%  |
| 61-72 months \$15,000 minimum loan amount for term more than 60 months | 10.00% - 12.75% |

## Other Loan Types

| Loan Type         | Term                          | APR*  |
|-------------------|-------------------------------|---|
| Fast Funds        | 4 months                      | 18.00% \$20.00 application fee applies.                       |
| Share Certificate | Remaining Term of Certificate | 1.50% above your share certificate rate with 5.00% rate floor |

## Variable Other Loan Types

| Loan Type             | Term             | APR*  |
|-----------------------|------------------|-------|
| Share Secured Advance | Up to 144 months | 8.00% |

## Discounts Available \*\*

| Discount Type  | Qualification(s)  | APR *Off |
|----------------|---|----------|
| Direct Deposit | Direct Deposit into checking                              | 0.25%    |
| Loan Loyalty   | Two or more loans with a balance in the last two(2) years | 0.25%    |
| Welcome Aboard | Within 90 days of membership open date                    | 0.25%    |

Not all loan types are eligible. Ask the Credit Union for more details on discounts and offers to see if you are eligible. Not all members will qualify. Members must be in good standing. Loan Loyalty and Welcome Aboard discounts cannot be combined.

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\*APR is Annual Percentage Rate. Rates are subject to change without notice.

\*\* Discounts can be given for Direct Deposit to a member's Credit Union checking account on an Auto, Boat, Airplane and Recreational Vehicle Loan. An additional .25% can be combined for Loan Loyalty or Welcome Aboard discounts on a set rate auto loan. Loyalty and Welcome Aboard discounts cannot be combined. Welcome Aboard discount is valid 90 days from the opening date of new membership. Not all members will qualify. Maximum is .50% for Direct Deposit, Loan Loyalty or Welcome Aboard discounts. No other discounts can be combined. On a \$20,000 auto loan with no down payment and a 36-month term at 3.60% APR, the approximate monthly payment would be \$586.91. This sample payment is calculated prior to Direct Deposit discount.

Contact the Credit Union for more information.

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