

AUTO & OTHER PERSONAL LOANS

SET LOAN RATES

Rates effective as of: 01/18/2020
 Prime Rate: 4.75 %

Auto Rates		Rates shown include .50% discount **	
Terms	NEW APR* Current or prior year vehicles with fewer than 36,000 miles are considered "new".	USED APR* Vehicles older than prior year or with more than 36,000 miles are considered "used".	
Up to 36 months	2.35% - 11.25%	2.35% - 13.25%	
37-48 months	2.45% - 11.35%	2.45% - 13.35%	
49-60 months	2.50% - 11.40%	2.50% - 13.40%	
61-72 months \$15,000 Minimum Value	2.90% - 13.05%	2.90% - 15.05%	
73-84 months \$30,000 Minimum Value	3.85% - 12.25%	3.85% - 5.60%	

Rates are based on your creditworthiness and percentage down.

First Time Borrower Auto Rates		Rates shown include .50% discount **	
Term	APR*		
Up to 36 months	7.85%		
37-48 months	8.45%		
49-60 months	8.50%		
61-72 months \$15,000 Minimum Value	9.15%		

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% - 17.75%		
61-72 months \$20,000 Minimum Value	4.99% - 17.49%		

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	5.24% - 16.99%
49-60 months <small>Up to 60 months if retail value is more than \$15,000</small>	5.24% - 16.99%

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 <small>\$15,000 minimum loan amount for term more than 60 months</small>	10.00% - 12.75%

Other Loan Types

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

VARIABLE LOAN RATES†

Variable Auto Rates

Rates shown include .25% discount **

Terms	NEW APR* <small>Current or prior year vehicles with fewer than 36,000 miles are considered "new".</small>	USED APR* <small>Vehicles older than prior year or with more than 36,000 miles are considered "used".</small>
Up to 60 months	4.50% - 14.50%	4.74% - 14.74%
61-72 months <small>\$15,000 Minimum Value</small>	4.99% - 13.49%	5.24% - 13.74%
73-84 months <small>\$30,000 Minimum Value</small>	5.24% - 13.99%	5.49% - 14.24%
85-108 months <small>\$40,000 Minimum Value</small>	5.74% - 13.99%	5.99% - 14.24%
109-132 months <small>\$50,000 Minimum Value</small>	6.24% - 14.49%	6.49% - 14.74%
133-144 months <small>\$75,000 Minimum Value</small>	6.74% - 14.99%	6.99% - 15.24%

Rates are based on your creditworthiness and percentage down.

Variable Boat & Airplane Rates

Rates shown include .25% discount **

Terms	APR*
Up to 60 months	6.25% - 13.24%
61-72 months <small>\$20,000 Minimum Value for Used</small>	8.49% - 16.74%
73-84 months <small>\$20,000 Minimum Value</small>	8.49% - 16.74%
85-144 months <small>\$40,000 - \$75,000 Minimum Value</small>	8.49% - 16.74%

Variable Other Loan Types

Loan Type	Term	APR*
Share Secured Advance	Up to 144 months	5.25%

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.

*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 2.60% APR, the approximate monthly payment would be \$578.11. This sample payment is calculated prior to Direct Deposit discount.

† Unless otherwise noted, the APR for variable rate loans will be based on the Prime Rate published in the *Wall Street Journal* (Index) as of the day of the advance plus a margin. Rate changes based on changes in the Index will take effect on the next business day after the Index change is published. The APR on existing balances for Auto, Boat & Airplane and Share Secured Loans will change quarterly on the first day of January, April, July and October to reflect any change in the Index in effect on the last day of the previous quarter. Any change to APR will affect your payment amount. The maximum rate cap on any Variable Rate Loan is 18.00% APR.

Contact the Credit Union for more information.

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