American Airlines Credit Union

Auto & Recreational Loans

FIXED LOAN RATES

P.O. Box 619001, MD 2100
DFW Airport, TX 75261-9001
(800) 533-0035
AACreditUnion.org

Rates effective as of: 09/18/2026
Prime Rate: 7.00%

Auto Rates

Rates shown include .90% 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	3.34% - 12.74%	3.84% - 14.64%
37-60 months	4.09% - 13.14%	4.59% - 15.04%
61-72 months $15,000 Minimum Loan Amount	4.34% - 14.54%	4.84% - 16.15%
73-84 months $30,000 Minimum Loan Amount	5.19% - 13.64%	5.69% - 14.95%
85-96 months $75,000 Minimum Loan Amount	5.49% - 7.44%	6.09% - 8.19%
97-120 months $100,000 Minimum Loan Amount	6.19% - 7.94%	6.79% - 8.69%

Rates are based on your creditworthiness and percentage down.

First-Time Borrower Auto Rates

Rates shown include .90% discount.*

Terms	APR^
Up to 36 months	9.59%
37-60 months	10.34%
61-72 months $15,000 Minimum Loan Amount	10.84%

Rates are based on your creditworthiness and percentage down.

Airplane Rates

Rates shown include .90% discount.*

Terms	APR^
Up to 60 months	5.59% - 16.09%
61-72 months $30,000 Minimum Loan Amount for Used	5.84% - 16.59%
73-84 months $50,000 Minimum Loan Amount for Used	6.59% - 9.09%
85-120 months $100,000 Minimum Loan Amount	7.09% - 9.59%

Rates are based on your creditworthiness and percentage down.

Boat Rates

Rates shown include .90% discount.*

Terms	APR^
Up to 60 months	5.59% - 16.09 %
61-72 months $30,000 Minimum Loan Amount for Used	5.84% - 16.59 %
73-84 months $50,000 Minimum Loan Amount for Used	6.59% - 9.09 %
85-120 months $100,000 Minimum Loan Amount	7.09% - 9.59 %

Rates are based on your creditworthiness and percentage down.

Recreational Vehicle Rates

Rates shown include .90% discount.*

Terms	APR^
Up to 48 months	6.34% - 17.09 %
49-60 months $15,000 Minimum Loan Amount	6.34% - 17.09%
61-72 months $30,000 Minimum Loan Amount	7.34% - 10.09%
73-84 months $50,000 Minimum Loan Amount	8.34% - 11.09%
85-96 months $75,000 Minimum Loan Amount	9.34% - 12.09 %

Loan types include motorcycles, water sport crafts, ATVs, motor scooters and lawn tractors.
Rates are based on your creditworthiness and percentage down.

Discounts Available

Discount Type	Qualification(s)	APR^ Off
90th Anniversary Discount	Applications submitted between April 01 - Sep. 30, 2026*	0.40 %
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're 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.

*Qualifying rates are based on collateral, term, down payment and creditworthiness. Not all loans are eligible, including internal refinances. The maximum combined qualifying discount is up to 0.90% for special Anniversary Discount, plus Direct Deposit Discount, plus Loan Loyalty or Welcome Aboard Discount. No other discounts can be combined. A 0.40% discount is available for auto loan applications submitted between 04/01/2026 and 12/31/2026, and funded by 01/31/2027. Boat, airplane, and recreational vehicle loan applications submitted between 06/01/2026 and 12/31/2026 and funded by 01/31/2027 are eligible. A 0.25% discount will be given for direct deposit into a Credit Union checking account. Direct Deposit Discount begins on the first month after the loan is funded or the month after direct deposit begins any time during your loan term and will continue to be deducted from the rate monthly, as long as direct deposit remains on the member's checking account and the member remains in good standing. An additional discount of 0.25% can be applied for Loan Loyalty or Welcome Aboard Discounts; however, these two cannot be combined. A 0.25% Loan Loyalty Discount is available for members having two (2) or more loans with a balance in the last two (2) years. Auto loans need activity within the last four (4) years. Some loan types are excluded. A 0.25% Welcome Aboard Discount is valid 90 days from the opening date of new membership. Not all members will qualify. Ask the Credit Union for more details.On a $20,000 auto loan with no down payment and a 36-month term at 3.59 % APR, the approximate monthly payment would be $ 586.86. This sample payment is calculated prior to Direct Deposit Discount.

Contact the Credit Union for more information.

American Airlines Credit Union and the Flight Symbol are marks of American Airlines, Inc.