American Airlines Credit Union

Personal Loans / Line of Credit and Other Loans

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

Rates effective as of: 11/01/2026
Prime Rate: 7.00 %

Fixed Loan Rates

Loan Type	Term	APR*	
Personal & Consolidation	up to 60 months	10.00 % - 17.75 %	
	up to 61-72 months	10.75% - 13.50 %	
$15,000 minimum loan amount for term more than 60 months			
First-Time Borrower	Up to 36 months	17.75%	
Fast Funds	4 months	18.00%	$20.00 application fee applies.
Financial Hardship Loan	Up to 12 months	17.75%	
Share Certificate	Remaining Term of Certificate	1.50%	above your share certificate rate with 5.00% rate floor
Overdraft Protection**	Minimum monthly payment is $25-$125	15.00%	

Variable Loan Rates†

Loan Type	Term	APR*
Line of Credit (LOC)**		12.25% - 15.00 %
Minimum payment is $22 per $1,000 borrowed.		
Education Line of Credit**		9.50% - 14.50 %
Minimum payment is $ 16 per $1,000 borrowed.		
Share Secured Advance	Up to 144 months	7.50%

Rates are based on creditworthiness. **Interest does not accrue unless you use the loan.

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

On a $15,000 Personal or Consolidation loan at 60-month term at 10.00% APR, the approximate monthly payment would be $ 318.68 .

On a $2,500 First-Time Borrower loan at 36-month term at 17.75 % APR, the approximate monthly payment would be $ 90.11 .

On a $500 Fast Funds loan at 4-month term at 18.00 % APR, the approximate monthly payment would be $ 129.72 .

On a $1,500 Financial Hardship loan at 12-month term at 17.75 % APR, the approximate monthly payment would be $ 137.38 .

†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 Line of Credit and Education Line of Credit 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. The maximum rate cap on any Variable Rate Loan is 18.00% APR.

Contact the Credit Union for more information.

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