



## LOAN RATES

Product	Term	APR*
New & Used Boats	Up to 120 months	As low as 7.99%
Personal Loan	Up to 48 months	As low as 9.99%
Overdraft Loan Protection	N/A	16%
Share Certificate Secured Loan	Up to 120 months	Share Certificate Rate + 2.00%
Savings Secured	Up to 120 months	Share Savings Rate + 2.00%
Visa Credit Card	N/A	As low as 7.99%
Newer Vehicles	New to 5 years: Up to 36 months	As low as 2.74%
	37-48 months	As low as 2.99%
	49-60 months	As low as 3.49%
	61-72 months	As low as 4.29%
Loan amounts over \$25,000	73-84 months	As low as 4.99%
Loan amounts over \$45,000	85-96 months	As low as 5.49%
Used Vehicles	6 to 10 years: Up to 36 months	As low as 3.74%
	6 to 10 years: Up to 48 months	As low as 3.99%
Loan amounts over \$20,000	6 to 10 years: Up to 60 months	low as 4.49%
Older Vehicles	11 to 15 years: Up to 36 months	As low as 4.74%
	Up to 48 months	As low as 4.99%
Used Motorcycles	As low as 7.74%	
New RVs	As low as 7.99%	

\*The APR shown above reflects the current minimum Annual Percentage Rate offered. The APR may be adjusted based on individual credit standing, term, loan-to-value, debt-to-income ratio, and aggregate credit score. Please contact our Lending Department to determine the rate and term for which you qualify. Payment Examples are for examples only. Certain loan terms may not be applicable depending on amount financed. RATE SHEETS DO NOT REFLECT PROMOTIONAL RATES. PLEASE CONTACT THE CREDIT UNION FOR CURRENT PROMOTIONS. Rates may change at any time. See credit union for details. Rates as of 1/25/19.