

Loan rates effective January 4, 2019 - Rates are subject to change and are dependent upon credit approval.

For current mortgage rates, please contact the Credit Union.

AUTO LOANS		CREDIT SCORE						
		780 +	740-779	700-739	675-699	640-674	600-639	550-599
Model Year	Term							
2018-19	12-36	2.30	2.80	3.30	4.30	6.30	7.30	9.30
	37-60	2.69	3.19	3.69	4.69	6.69	7.69	9.69
	61-84	3.40	3.90	4.40	5.40	7.40	8.40	10.40
2015-17	12-36	2.60	3.10	3.60	4.60	6.60	7.60	9.60
	37-60	3.25	3.75	4.25	5.25	7.25	8.25	10.25
	61-84	3.75	4.25	4.75	5.75	7.75	8.75	10.75
2011-14	12-36	3.55	4.05	4.55	5.55	7.55	8.55	10.55
	37-60	4.25	4.75	5.25	6.25	8.25	9.25	11.25
	61-72	4.75	5.25	5.75	6.75	8.75	9.75	11.75
2010 & Older	12-36	4.85	5.35	5.85	6.85	8.85	9.85	11.85
	37-60	5.65	6.15	6.65	7.65	9.65	10.65	12.65

RV LOANS		CREDIT SCORE					
		780 +	740-779	700-739	675-699	640-674	600-639
Model Year	Term						
2018-19	12-36	3.65	3.90	4.65	5.65	7.65	N/A
	37-72	4.25	4.50	5.25	6.25	8.25	N/A
	73-144	4.95	5.20	5.95	6.95	8.95	N/A
2014-17	12-36	5.25	5.50	6.25	7.25	9.25	N/A
	37-72	5.99	6.24	6.99	7.99	9.99	N/A
	73-144	6.50	6.75	7.50	8.50	10.50	N/A
2013 & Older	12-36	6.50	6.75	7.50	8.50	10.50	N/A
	37-72	6.75	7.00	7.75	8.75	10.75	N/A

PERSONAL LOANS		CREDIT SCORE						
		780 +	740-779	700-739	675-699	640-674	600-639	550-599
Term								
12-24		6.95	7.20	7.70	9.70	11.70	12.70	13.70
25-48		7.85	8.10	8.60	10.60	12.60	13.60	14.60
49-60		8.24	8.49	8.99	10.99	12.99	13.99	14.99
MAX		\$ 15,000	\$ 15,000	\$ 7,500	\$ 5,000	\$ 5,000	\$ 3,000	\$ 1,000

VISA CREDIT CARDS			
Classic	12.75	Platinum	11.75

CHECKING/OVERDRAFT Line of Credit	
Credit Limit up to \$1,500	15.00

SHARE SECURED			
By Shares	3.75	By CD	CD + 2%

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HOME EQUITY LOANS Up to 80% LTV

	CREDIT SCORE						
	780 +	740-779	700-739	675-699	640-674	600-639	550-599
Term							
12-60	4.20	4.45	4.70	5.20	5.45	5.70	N/A
61-120	4.65	4.90	5.15	5.65	5.90	6.15	N/A
121-180	5.05	5.30	5.55	6.05	6.30	6.55	N/A

HOME EQUITY LOANS Up to 90% LTV Max Loan \$75,000

	CREDIT SCORE						
	780 +	740-779	700-739	675-699	640-674	600-639	550-599
Term							
12-60	4.49	4.74	4.99	5.49	5.74	6.24	N/A
61-120	4.95	5.20	5.45	5.95	6.20	6.70	N/A
121-180	5.30	5.55	5.80	6.30	6.55	7.05	N/A

HOME EQUITY LOANS Second Homes Up to 75% LTV Max Loan \$75,000

	CREDIT SCORE						
	780 +	740-779	700-739	675-699	640-674	600-639	550-599
Term							
12-60	4.99	5.24	5.49	5.99	6.24	6.74	N/A
61-120	5.49	5.74	5.99	6.49	6.74	7.24	N/A
121-180	5.99	6.24	6.49	6.99	7.24	7.74	N/A

HOME EQUITY LINE OF CREDIT Up to 80% LTV

Credit Score	Rate
740 +	Prime + 0
700 - 739	Prime + .25
675 - 699	Prime + .50
640 - 674	Prime + 1.00
600 - 639	Prime + 1.75
550 - 599	N/A