

Loan Rates

Rates effective as of 12.10.25

Vehicle Loans 2025 & 2026

| Term | APR & LTV up to 100%* |
|-----------|-----------------------|
| 36 months | 3.00% |
| 48 months | 4.50% |
| 60 months | 4.50% |
| 72 months | 6.99% |
| 84 months | 7.99% |

Used Vehicle Loans 2020 - 2024

| Term | APR & LTV up to 100%* |
|-----------|-----------------------|
| 36 months | 3.00% |
| 48 months | 4.50% |
| 60 months | 4.50% |
| | |
| | |

*APR = Annual Percentage Rate, LTV = Loan to Value. Your rate may vary based on your credit score and repayment options. The Credit Union is using NADA.com for LTV.

Used Vehicles/Collateral Loans 2018 - 2022

| Term | APR & LTV up to 70%* |
|-----------|----------------------|
| 36 months | 6.99% |
| 42 months | 7.49% |
| 48 months | 7.99% |

Used Vehicles/Collateral Loans 2013 - 2017

| Term | APR & LTV up to 70%* |
|-----------|----------------------|
| 36 months | 7.49% |
| 42 months | 7.99% |
| 48 months | 8.49% |

*APR = Annual Percentage Rate, LTV = Loan to Value. Your rate may vary based on your credit score and repayment options. The Credit Union is using NADA.com for LTV.

New Recreational Vehicles 2025 or Newer

| Term | APR & LTV up to 100%* |
|--------------|-----------------------|
| 60 months | 6.99% |
| 72 months | 8.99% |
| 84 months | 10.99% |
| 96 months | 12.99% |
| 108 months | 14.99% |
| 120 months** | 16.99% |

Used Recreational Vehicles

| Term | APR & LTV up to 100%* |
|---------------|-----------------------|
| 60 months | 7.99% |
| 72 months | 8.99% |
| 84 months | 10.99% |
| 96 months | 12.99% |
| 108 months | 14.99% |
| 120 months ** | 16.99% |

*APR = Annual Percentage Rate, LTV = Loan to Value. Your rate may vary based on your credit score and repayment options. The Credit Union is using NADA.com for LTV.

**Amounts financed of \$40,000 or more may qualify for the 10-year term.

| | Term | APR* |
|----------------------|-----------|-----------------|
| Fixed Signature Loan | 12 months | 9.40% |
| Visa Credit Card | | As low as 8.90% |

APR = Annual Percentage Rate. Your rate may vary based on your credit score and repayment options.