

## Loan Rates

Rates effective as of 03.21.2023

### Vehicle Loans 2023 or Newer

Term	APR & LTV up to 100%*
36 months	2.99%
48 months	3.99%
60 months	4.99%
72 months	5.99%
84 months	6.99%

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

### Used Vehicle Loans 2017 - 2022

Term	APR & LTV up to 100%*
36 months	4.99%
48 months	5.99%
60 months	6.99%
72 months	7.99%
84 months	8.99%

### Used Vehicles/Collateral Loans 2016 - 2022

Term	APR & LTV up to 70%*
36 months	5.50%
42 months	6.00%
48 months	6.50%

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

### Used Vehicles/Collateral Loans 2011 - 2015

Term	APR & LTV up to 70%*
36 months	6.49%
42 months	6.99%
48 months	7.49%

### New Recreational Vehicles 2023 or Newer

Term	APR & LTV up to 100%*
60 months	4.99%
72 months	6.99%
84 months	8.99%
96 months	10.99%
108 months	12.99%
120 months**	14.99%

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

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

### Used Recreational Vehicles

Term	APR & LTV up to 100%*
60 months	6.99%
72 months	7.99%
84 months	9.99%
96 months	11.99%
108 months	13.99%
120 months **	15.99%

	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 option.