

## Loan Rates

Rates effective as of 01.01.2024

### Vehicle Loans 2024 or Newer

Term	APR & LTV up to 100%*
36 months	4%
48 months	6.99%
60 months	6.99%
72 months	7.99%
84 months	8.99%

\*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.

### Used Vehicle Loans 2018 - 2023

Term	APR & LTV up to 100%*
36 months	7.99%
48 months	7.99%
60 months	7.99%
72 months	8.99%
84 months	9.99%

### Used Vehicles/Collateral Loans 2017 - 2023

Term	APR & LTV up to 70%*
36 months	7.99%
42 months	8.49%
48 months	8.99%

\*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.

### Used Vehicles/Collateral Loans 2012 - 2016

Term	APR & LTV up to 70%*
36 months	8.49%
42 months	8.99%
48 months	9.49%

### New Recreational Vehicles 2024 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%

\*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.

### 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%

	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.