

## Loan Rates

Rates effective as of 01.31.2022

### Vehicle Loans – 2017 or Newer

Term	APR & LTV up to 100%*
60 months	1.99%
72 months	2.49%
84 months	2.99%

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

### Used Vehicle Loans – 2014 - 2016

Term	APR & LTV up to 100%*
60 months	3.49%
72 months	3.99%
84 months	4.49%

### Used Vehicles/Collateral Loans - 2010-2021

Term	APR & LTV up to 70%*
36 months	4.00%
42 months	4.50%
48 months	5.00%

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

### Used Vehicles/Collateral Loan - 2009-2012

Term	APR & LTV up to 70%*
36 months	4.49%
42 months	4.99%
48 months	5.49%

### New Recreational Vehicles 2021 or Newer

Term	APR & LTV up to 100%*
60 months	3.49%
72 months	5.49%
84 months	7.49%
96 months	9.49%
108 months	11.49%
120 months**	13.49%

\*APR = Annual Percentage Rate, LTV = Loan to Value. Your rate may vary based on your credit score and repayment option. Credit Union 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	4.49%
72 months	6.49%
84 months	8.49%
96 months	10.49%
108 months	12.49%
120 months **	14.49%

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

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