



		up to	A+ 760 & above	A 701 - 759	B 641 - 700	C 600 - 640	D 500 - 599	
Automobile & Motorcycle <small>(Terms may be dependent on collateral value, current mileage and total amount financed)</small>	Healthy Auto Loan	48	4.25	5.00	5.75	8.75	14.75	
	(automobile only) Ask us for more details!	60	5.00	5.75	6.50	9.50	15.50	
		72	5.25	6.00	6.75	9.75	15.75	
	Tier 1	48	4.50	5.25	6.00	9.00	15.00	
	2021 • 2022 • 2023 • 2024 • 2025	60	5.25	6.00	6.75	9.75	15.75	
		72	5.75	6.50	7.25	10.25	16.25	
		84	6.25	7.00	7.75	10.75	16.75	
	Tier 2	36	5.25	6.00	6.75	9.75	15.75	
	2016 • 2017 • 2018 • 2019 • 2020	48	5.50	6.75	7.00	10.00	16.00	
		60	6.25	7.00	7.75	10.75	16.75	
		72	6.75	7.50	8.25	11.25	17.25	
	Tier 3	36	6.50	7.25	8.00	11.00	17.00	
	2013 • 2014 • 2015	48	7.25	8.00	8.75	11.75	17.75	
	RV, Snowmobile, ATV, Jet Ski, Boat, Camper, Misc.	TIER 1	48	7.00	7.75	8.50	12.50	18.50
		2022 • 2023 • 2024 • 2025	60	7.50	8.25	9.00	13.00	19.00
72			8.00	8.75	9.50	13.50	19.50	
84			8.50	9.25	10.00	14.00	20.00	
96			9.25	10.00	10.75	14.75	20.75	
108			10.00	10.75	11.50	15.50	21.50	
120			10.75	11.50	12.25	16.25	22.25	
TIER 2		36	7.75	8.50	9.25	13.25	19.25	
2015 • 2016 • 2017 • 2018 • 2019 • 2020 • 2021		48	8.25	9.00	9.75	13.75	19.75	
		60	8.75	9.50	10.25	14.25	20.25	
TIER 3		36	9.50	10.25	11.00	15.00	21.00	
2011 • 2012 • 2013 • 2014		48	10.50	11.25	12.00	16.00	22.00	
Personal Secured		Rates and terms determined by collateral used to secure the loan.						

Rates effective March 11, 2025

		A+	A	B	C	D	
		760 & above	701 - 759	641 - 700	600 - 640	500 - 599	
Home Equity	The maximum amount to be financed cannot exceed the appraised value of the home (TBD by the CU) X (up to) 80% less any existing HE or Mortgage. The rate offered to you will be determined by your credit history, term and lien position.	60	5.00%	5.50%	6.25%	8.00%	9.50%
		120	5.50%	6.00%	6.75%	8.50%	10.00%
		180	6.00%	6.50%	7.25%	9.00%	10.50%
		60	5.50%	6.00%	6.75%	8.50%	10.00%
		120	6.00%	6.50%	7.25%	9.00%	10.50%
		180	6.50%	7.00%	7.75%	9.50%	11.00%

Personal	Borrow between \$500 and \$8,000, terms up to 60 months (dependent on amount borrowed and credit worthiness)	12	6.00	6.50	8.75	11.50	15.50
		24	6.75	7.25	9.50	12.25	16.25
		36	7.50	8.00	10.25	13.00	17.00
		48	8.50	9.00	10.75	14.00	18.00
		60	9.25	9.75	11.50	14.75	18.75

Special Loans	Promissory Note (\$30 fee)	15%	Single Pay or Up to 3 months	With proof, borrow up to 90% of incoming funds
	Credit Builder Loan (\$30 fee)	15%	Must be 1 year	Borrow \$1,000 with biweekly or monthly payments to help build or re-establish
	Share Secured Loan	Savings Rate plus 3.00%		Secured by current savings balance.

		AA	A	B	C	D
Visa	w/ Scorecard Points	9.90	10.90	12.90	14.90	16.90
Shares	Savings - Balances of above \$50 earn interest	Savings			0.50%	
	IRAs - Minimum balance of \$100 required	IRA			1.25%	
Certificates of Deposit	Minimum Deposit of \$1,000 Required for all Certificates of Deposit (CDs) Interest credits quarterly No grace period			6 Months		3.00%
				12 Months		3.45%
				18 Months		3.75%

All collateral loan terms dependent on multiple factors; including but not limited to: total amount financed, collateral age, total mileage, and condition of collateral.

Loan rates are based upon credit score and credit history as determined by the Credit Union at the time of application.

All rates are subject to change, without notice. Please contact the Credit Union for accurate rates.