

## Loan Rates

Rates effective as of 01.27.26

### 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%

\*APR = Annual Percentage Rate, LTV = Loan to Value. Your rate may vary based on your credit score, repayment options, and \$1,000.00 in Savings Account. The Credit Union is using NADA.com for LTV.

### Used Vehicle Loans 2018 - 2024

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

### Used Vehicles/Collateral Loans 2018 - 2025

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

\*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 2014 - 2017

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

### 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%

\*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.