

Loan Rates Effective February 21, 2024

All Loans have a \$10.00 borrower fee

All Rates Include 0.25% reduction with payroll deduction or ACH payment

Credit Score Members under 600 **REQUIRE a Co-Signer** with score above 671

Member with **“No Credit Score”** use “B” Pricing category **plus 2.00%** added to the rate

*APR = Annual Percentage Rate

Rates Subject To Change Without Notice.

Personal Loans										
<i>Personal Loans Maximum Term is 60 Months</i>										
Amount	Credit Score						Co Signer Required			
	A	B	C	D	E					
	715 Up	714 - 671	670 - 600	599 - 501	500 Below					
Up to \$5,000.00	8.00%	APR*	9.25%	APR*	11.50%	APR*	14.25%	APR*	16.50%	APR*

Share Secured Loans		
<i>Personal Loans Maximum Term is 60 Months</i>		
100% Secured Pledge	3.15%	APR*

New/Used Vehicles – Less than 5,000 miles for first time owner											
2021 or Newer	Maximum Term	Credit Score						Co Signer Required			
		A	B	C	D	E					
		715 Up	714 - 671	670 - 600	599 - 501	500 Below					
	49 Months	5.35%	APR*	6.60%	APR*	8.85%	APR*	11.60%	APR*	13.85%	APR*
	64 Months	5.45%	APR*	6.70%	APR*	8.95%	APR*	11.70%	APR*	13.95%	APR*
	75 Months	5.85%	APR*	7.10%	APR*	9.35%	APR*	12.10%	APR*	14.35%	APR*
	84 Months	6.65%	APR*	7.90%	APR*	10.15%	APR*	12.90%	APR*	15.15%	APR*

Used Vehicles											
2020 or 2017	Maximum Term	Credit Score						Co Signer Required			
		A 715 Up		B 714 - 671		C 670 - 600		D 599 - 501		E 500 Below	
	48 Months	6.15%	APR*	7.40%	APR*	9.65%	APR*	12.40%	APR*	14.65%	APR*
	64 Months	6.99%	APR*	8.24%	APR*	10.49%	APR*	13.24%	APR*	15.49%	APR*
	78 Months	7.49%	APR*	8.74%	APR*	10.99%	APR*	13.74%	APR*	15.99%	APR*
Older than 2016	39 Months	9.00%	APR*	10.25%	APR*	12.50%	APR*	15.25%	APR*	17.50%	APR*
	54 Months	10.00%	APR*	11.25%	APR*	13.50%	APR*	16.25%	APR*	18.00%	APR*
Recreational Vehicles (RVs, Motor Homes, Watercraft, Campers & Trailers)											
2020 or Newer	Maximum Term	Credit Score						Co Signer Required			
		A 715 Up		B 714 - 671		C 670 - 600		D 599 - 501		E 500 Below	
	84 Months	8.50%	APR*	9.75%	APR*	12.00%	APR*	14.75%	APR*	17.00%	APR*
	120 Months	10.50%	APR*	11.75%	APR*	14.00%	APR*	16.75%	APR*	18.00%	APR*
2019-2012	60 Months	9.99%	APR*	11.24%	APR*	13.49%	APR*	16.24%	APR*	18.00%	APR*
	84 Months	11.99%	APR*	13.24%	APR*	15.49%	APR*	18.00%	APR*	18.00%	APR*
Recreational Vehicles (Motorcycles / ATVs)											
2020 or Newer	Maximum Term	Credit Score						Co Signer Required			
		A 715 Up		B 714 - 671		C 670 - 600		D 599 - 501		E 500 Below	
	84 Months	8.50%	APR*	9.75%	APR*	12.00%	APR*	14.75%	APR*	17.00%	APR*
2019-2012	60 Months	9.99%	APR*	11.24%	APR*	13.49%	APR*	16.24%	APR*	18.00%	APR*