



Rates Effective: June 1, 2019

New Vehicle (2018 and newer)		Up to 48 months	Up to 60 months	Up to 72 months
Credit Score	APR	APR	APR	APR
750+	4.03%	4.28%	4.53%	
710-749	4.53%	4.78%	5.03%	
670-709	6.53%	6.78%	7.03%	
630-669	11.03%	11.28%		
590-629	16.03%	16.28%		
589-	18.03%			

Used Vehicle (2017 and older)		Up to 48 months	Up to 60 months	Up to 72 months
Credit Score	APR	APR	APR	APR
750+	4.53%	4.78%	5.03%	
710-749	5.03%	5.28%	5.53%	
670-709	7.03%	7.28%	7.53%	
630-669	11.53%	11.78%		
590-629	16.53%	16.78%		
589-	18.28%			

Other Secured Loans	Up to 48 months	Up to 60 months	Up to 72 months	Credit Builder Loans (Share Sec.)
Credit Score	APR	APR	APR	APR
750+	5.03%	5.28%	5.53%	
710-749	5.53%	5.78%	6.03%	
670-709	7.53%	7.78%	8.03%	
630-669	12.03%	12.28%		7.53%
590-629	17.03%	17.28%		8.53%
589-	18.53%			9.53%

Share Secured Loans are available. APR is current share deposit rate plus 2.00%.

Unsecured Loans	Signature Loan	Personal Line of Credit
Credit Score	APR	APR
750+	9.03%	7.00% plus index*
710-749	9.53%	7.50% plus index*
670-709	11.03%	9.00% plus index*
630-669	14.03%	12.00% plus index*
590-629	17.03%	15.00% plus index*
589-	20.03%	18.00% plus index*

Home Equity Loans	Up to 80% financing	Up to 90% financing	Up to 100% financing
<b>Credit Score</b>	<b>APR</b>	<b>APR</b>	<b>APR</b>
750+	3% plus index*	4% plus index*	5% plus index*
710-749	3.50% plus index*	4.50% plus index*	5.5% plus index*
670-709	5% plus index*	6% plus index*	7% plus index*
630-669	6% plus index*	7% plus index*	
<b>Home Equity Line of Credit</b>			
	<b>Up to 80% financing</b>	<b>Up to 90% financing</b>	<b>Up to 100% financing</b>
<b>Credit Score</b>	<b>APR</b>	<b>APR</b>	<b>APR</b>
750+	3% plus index*	4% plus index*	5% plus index*
710-749	3.50% plus index*	4.50% plus index*	5.5% plus index*
670-709	5% plus index*	6% plus index*	7% plus index*
630-669	6% plus index*	7% plus index*	

APR=Annual Percentage Rate. APRs range from 3.53% to 22.53%. The APR you qualify for is based on repayment period, collateral qualifications, your credit qualifications including residential status, credit and employment history. We offer a rate discount of .50% APR with automatic payments to your loan and enrollment in e-Statements. This rate discount applies only to non-real estate, secured loans. Membership required to borrow. \*Index=26 week Treasury Bill Rate. Personal Lines of Credit rates are variable and may change quarterly. HELOC rates are variable and may change semi-annually.