



Rates Effective: September 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+	3.84%	4.09%	4.34%	
710-749	4.34%	4.59%	4.84%	
670-709	6.34%	6.59%	6.84%	
630-669	10.84%	11.09%		
590-629	15.84%	16.09%		
589-	17.84%			

Used Vehicle (2017 and older)		Up to 48 months	Up to 60 months	Up to 72 months
Credit Score	APR	APR	APR	APR
750+	4.34%	4.59%	4.84%	
710-749	4.84%	5.09%	5.34%	
670-709	6.84%	7.09%	7.34%	
630-669	11.34%	11.59%		
590-629	16.34%	16.59%		
589-	18.09%			

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+	4.84%	5.09%	5.34%	
710-749	5.34%	5.59%	5.84%	
670-709	7.34%	7.59%	7.84%	
630-669	11.84%	12.09%		7.53%
590-629	16.84%	17.09%		8.53%
589-	18.34%			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+	8.84%	7.00% plus index*
710-749	9.34%	7.50% plus index*
670-709	10.84%	9.00% plus index*
630-669	13.84%	12.00% plus index*
590-629	16.84%	15.00% plus index*
589-	19.84%	18.00% plus index*

Home Equity Loans	Up to 80% financing	Up to 90% financing	Up to 100% financing
Credit Score	APR	APR	APR
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*	
Home Equity Line of Credit			
	Up to 80% financing	Up to 90% financing	Up to 100% financing
Credit Score	APR	APR	APR
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 3.34% to 19.84%. 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.