

New 2021 - 2025 ~~Used~~ 2020 - older

Risk Based Pricing Rate Chart		Rates approved and effective as of 10/16/2023. 8/20/25					
Credit Grade		A+	A	B	C	D	E
FICO Classic 08 - Credit score ranges		850 - 800	799 - 720	719 - 660	659 - 600	599 - 540	539 and below
Debt-to-income loan policy limit is 45%		Lowered Auto Rates					
Exceptions may apply.							
If member is applying for...							
Unsecured / closed-end signature loans							
Maximum loan amount		\$ 16,000	\$ 15,000	\$ 14,000	\$ 13,000	\$ 10,000	\$ 8,000
Maximum term of repay in months		60	60	60	60	60	60
Annual Percentage Rate (APR)		8.00%	10.00%	12.00%	13.00%	14.00%	15.00%
Unsecured / education signature loans							
Maximum loan amount		\$ 10,000	\$ 9,000	\$ 8,000	\$ 7,000	\$ 6,000	N/A
Maximum term of repay in months		48	48	36	36	36	
Annual Percentage Rate (APR)		5.00%	5.00%	5.00%	5.00%	5.00%	
Secured / share-secured signature loans							
Maximum loan amount		CU will loan any amount as long as it is 100% secured by a member's shares.					
Maximum term of repay in months		60	60	60	60	60	N/A
Annual Percentage Rate (APR)		3.00%	3.00%	3.00%	3.00%	3.00%	
Secured / NEWER auto-motorcycle loans		This category applies to 5 year old vehicles to current year brand new vehicles.					
Maximum loan amount		CU will loan up to 100% of the MSRP Value.					
Maximum term of repay in months		72	72	72	72	72	72
Annual Percentage Rate (APR)		4.5 6.00%	5.5 7.00%	7.00 9.00%	9.50 11.00%	12.00 13.00%	14.00 15.00%
Secured / USED auto-motorcycle loans		This category applies to 6 year old vehicles and older.					
Maximum loan amount		CU will loan up to 100% of either a KBB or NADA book value.					
Maximum term of repay in months		60	60	60	60	60	60
Annual Percentage Rate (APR)		6.00 8.00%	7.00 9.00%	9.00 11.00%	11.00 13.00%	13.00 14.00%	15.00 15.00%
Secured / all recreational vehicle loans							
Maximum loan amount		CU will loan up to 100% of a KBB, NADA, Marine book value or signed appraisal.					
Maximum term of repay in months		60	60	60	60	60	N/A
Annual Percentage Rate (APR)		9.00%	10.00%	12.00%	14.00%	15.00%	
Please contact the credit union office for additional information. Rates are subject to change at monthly board meetings.							

On 8/19/25 RG motioned to accept the lowered rates on Autos.  
 Rest of the Bd. Mbrs MP, LT, JW, DB Said Yes! 8/20/25