



* APR = Annual Percentage Rate. All loans subject to credit approval

New Vehicles		As Low As	
Term	Base APR*	APR*	
2026 - 2022 36 Months		4.25%	
2026 - 2022 48 Months		4.50%	
2026 - 2022 60 Months	4.49%	5.00%**	
2026 - 2022 66 Months	4.49%	5.00%**	
2026 - 2022 72 Months	4.49%	5.00%**	
2026 - 2022 84 Months	8.00%	7.75%**	

Used Vehicles		As Low As	
Term	Base APR*	APR*	
2021 - 2020 72 Months	7.25%	7.00% **	
2021 - 2020 60 Months	7.25%	7.00% **	
2019 - 2018 54 Months		7.00%	
2017 - 2016 48 Months		7.00%	
2015 and older 36 Months		7.00%	

Repo Auto Loan 8.00%

* APR = Annual Percentage Rate. Rates, terms and conditions are subject to change. APR based on current credit rating of applicant and will be adjusted according to current credit score. All loans subject to credit approval. All vehicle loans are based on current mileage and condition. Current Concho Educators FCU loans are not eligible for refinace.

** AUTO LOAN DISCOUNTS: For vehcile loans 60 months or longer. APR shown includes a Maximum Total Loan Discount of 0.50%. Discounted APR may include a 0.25% discount for: 1) checking account with direct deposit, 2). Set up payroll deduction or automatic loan transfer, 3). Purchase of Guaranteed Asset Protection (GAP) 4). Purchase of Mechanical Breakdown Warranty (Extended Warranty), 5). Purchase of Credit Life or Credit Disability. Matching terms for NEW Vehicles my not exceed 72 months and USED Vehicles may not exceed 60 months without management approval.

Real Estate		As Low As	
Term	APR*		
Home Improvement (UCC1) 60 Months	6.50%		
120 Months	6.75%		
Home Equity 60 Months	6.50%		
120 Months	6.50%		
180 Months	6.50%		
240 Months	6.75%		

Share Secured Loans		APR*
Savings Account \$25 min pay - 12 mo.Balloon		4.00%
Certificate of Deposit - Ballon at Maturity Date		2.00% above CD Rate
Share Secured Credit Builder 24 Months		5.00%

Loan Rates Effective

10/01/2026

Rates subject to change without notice

New RV / Boats		As Low As	
Term	APR*		
2026-2025 60 Months	6.75%		
2026-2025 120 Months (80%LTV)	7.00%		
2026-2025 144 Months (80% LTV)	7.50%		

Used RV / Boats		As Low As	
Term	APR*		
2024 and older 60 Months	6.75%		
84 Months	7.00%		

Motorcycles/Trailers/ATV's		As Low As	
Term	APR*		
Must be Titled Collateral 60 Months	7.00%		

Title Loans (non-purchases)		As Low As	
Term	APR*		
All Models Refer to Policy for Rates & Terms	7.50% - 18.00%		

Signature / Credit Cards		As Low As	
Term	APR*		
Line of Credit See Schedule of Payments	7.50% - 18.00%		
Open End See Schedule of Payments	10.75% -18.00%		
Signature (No Line of Credit) 36 Months			
Back to School Special 12 Months	7.90% - 9.90%		
Visa® Platinum 3% of Balance	9.90%		
Visa® Silver 3% of Balance	12.90% or 15.90%		
Visa® Share-Secured 3% of Balance	12.80% or 15.90%		