

**Loan / Term Rates - Effective: January 1, 2025 (2025-2026)**

<b>LOAN TYPE</b>	<b>A.P.R.</b>	<b>TERM (MAX)</b>
Share Secured Loans	3.00%	36 months
Vehicle Loans*	(Autos, Trucks SUVs)	
(2022 – 2025)	4.99%	36 months
	4.99%	48 months
	4.99%	60 months
	5.25%	72 months
	5.75%	84 months (\$20,000.00 min)*
(2019 – 2021)	4.99%	36 months
	4.99%	48 months
	5.49%	60 months
	6.00%	72 months
	6.75%	84 months (\$20,000.00 min) *
(2014 – 2018)	6.95%	36 months
	7.25%	48 months
(2005 – 2013)	8.50%	36 months
	10.00%	48 months
Motorcycle, Boat, RV & Trailer Loans		
(2022-2025)	6.75%	36 months
	7.00%	48 months
	7.25%	60 months
2014-2022	8.75%	36 months
	9.00%	48 months
	9.15%	60 months
Non-Conventional Secured Loans		
	7.00%	60 months (\$5,001-\$10,000.00)
	6.90%	36 months (Up to \$5,000.00)
Classic / Historic Auto Loans - Vehicle must be 20 years old & have an appraisal		
20+ years w/appraisal	9.90%	36 months
	10.25%	48 months
VISA Card Rate	11.90%	APR
	<b>*Rates are based on membership and Credit Approval</b>	