

**UTILITY EMPLOYEES FEDERAL CREDIT UNION
LOAN RATES AS OF FEBRUARY 15, 2022**

<u>Loan Type</u>	<u>Amount Financed</u>	<u>Term</u>	<u>APR/Rate</u>
New car/truck/boats. 2021-2022 (10,000 miles on previous owned)	** Up to 100% of Purchase/NADA/Kelly (100% includes tax & license)	up to 84 months	2.25%
	** GAP Insurance required on over 90% financing \$300		
Used car/truck 2012 thru 2021	90% of Purchase/NADA/KELLEY (90% plus tax & license)	60 months	2.75%
	Over \$30,000 financed	61-72 months	3.25%
		73-84 months	3.75%
2011 & Older	90% of Purchase/NADA/KELLEY (90% plus tax & license)	60 months	5.00%
	** Be sure to ask about matching rates		
Antique/Classic 30 years & older	90% of Purchase/NADA/KELLEY (90% plus tax & license)	Up to 6 years	4.00%
All other vehicles, such as boats, motorcycles, trailers, farm equipment	90% of Purchase/NADA/KELLEY (90% plus tax & license)	60 months	3.00%
	Over \$30,000 financed	61-72 months	4.00%
		73-84 months	5.00%
	(\$60 UCC-1 filing on farm equipment)		
Title Transfer Fees \$45 to \$90			
Loan Application Fee \$26			
Share Secured	100% of shares		2.00% over Dv Rate
<u>Unsecured Loans/Signature</u>			
Signature	\$10,000 Max	36 months	8.00%
<u>Line of Credit Loan Guidelines</u>			
1. \$7500 - \$10,000 Limit (Open-ended loan)	Based on Credit Worthiness	48 months	10.50%

Effective July 1, 2018 All members are subject to a maximum unsecured debt of \$14,000 TO THE CREDIT UNION

The total amount of all loans to one member from this credit union will not exceed \$150,000.