

**UTILITY EMPLOYEES FEDERAL CREDIT UNION
LOAN AND SAVINGS RATES AS OF JULY 1, 2024**

<u>Loan Type</u>	<u>Amount Financed</u>	<u>Term</u>	<u>APR/Rate</u>
New car/truck/boats. 2023 - 2024 (10,000 miles on previous owned)	** Up to 100% of Purchase/NADA/Kelly (100% includes tax & license)	60 months 61-72 months 73-84 months	6.50% 7.00% 7.50%
** GAP Insurance required on over 90% financing \$300			
Used car/truck 2014 thru 2023	90% of Purchase/NADA/KELLEY (90% plus tax & license) Over \$30,000 financed	60 months 61-72 months 73-84 months	6.50% 7.00% 7.50%
2013 & Older	90% of Purchase/NADA/KELLEY (90% plus tax & license)	60 months	8.50%
Antique/Classic 30 years & older	90% of Purchase/NADA/KELLEY (90% plus tax & license)	Up to 6 years	7.50%
\$45 to \$90 Title Transfer Fees			
All other vehicles, such as boats, motorcycles, trailers, farm equipment	90% of Purchase/NADA/KELLEY (90% plus tax & license) Over \$30,000 financed	60 months 61-72 months 73-84 months	6.50% 7.50% 8.50%
(\$60 UCC-1 filing on farm equipment)			
Share Secured	100% of shares		2.00% over Dv Rate
<u>Unsecured Loans/Signature</u>			
Signature	\$10,000 Max	36 months	10.00%
<u>Line of Credit Loan Guidelines</u>			
\$7,500 - \$10,000 Limit (Open-ended loan)	Based on Credit Worthiness	48 months	12.00%
Loan Application Fee \$26			
Effective July 1, 2018 All members are subject to a maximum <u>unsecured</u> debt of \$14,000 TO THE CREDIT UNION. The total amount of <u>all</u> loans to one member from this credit union will not exceed \$150,000.			

Savings & Investments

	<u>Minimum Balance</u>		
R/G Shares	\$25.00	Rate determined by Board monthly.	
<u>Available CD Term</u>		<u>New Money Rate</u>	<u>Existing Money Rate</u>
4-Month	\$5,000.00	3.75%	3.50%