UTILITY EMPOYEES FEDERAL CREDIT UNION
LOAN AND SAVINGS RATES-AS OF JANUARY 2026

Loan Type	Amount Financed	Term	APR/Rate
New car/truck/boats.	** Up to 100% of Purchase/NADA/Kelly	60 months	6.00%
2025-2026	(100% includes tax & license)	61-72 months	6.50%
(10,000 miles on previous owned)		73-84 months	7.00%

**** GAP Insurance required on over 90% financing $375.00**

Used car/truck	90% of Purchase/NADA/KELLEY	60 months	6.00%
2015 thru 2025	(90% plus tax & license)	61-72 months	6.50%
	Over $30,000 financed	73-84 months	7.00%
2014 & Older	90% of Purchase/NADA/KELLEY	60 months	8.00%
	(90% plus tax & license)		
Antique/Classic	90% of Purchase/NADA/KELLEY	Up to 6 years	7.00%
30 years & older	(90% plus tax & license)		
($50 to $100 Title Transfer Fees)			
All other vehicles, such as	90% of Purchase/NADA/KELLEY	60 months	6.25%
boats, motorcycles, trailers,	(90% plus tax & license)	61-72 months	7.25%
farm equipment	**Over $30,000 financed**	**73-84 months**	8.25%
($100 UCC-1 filing on farm equipment)			
Share Secured	100% of shares		2.00% over Dv Rate

Unsecured Loans/Signature

Signature	$10,000 Max	36 months	10.00%

Line of Credit Loan Guidelines

$7,500 - $10,000 Limit	Based on Credit Worthiness	48 months	12.00%
(Open-ended loan)			

Loan Application Fee $26

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.

Savings & Investments

	Minimum Balance	
R/G Shares	$25.00	Rate determined by Board monthly.

Available CD Term		New Money Rate	Existing Money Rate
4-Month	*$5,000.00*	*3.75%*	*3.50%*

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