

UTILITY EMPLOYEES FEDERAL CREDIT UNION

LOAN AND SAVINGS RATES AS OF JANUARY 2026

<u>Loan Type</u>	<u>Amount Financed</u>	<u>Term</u>	<u>APR/Rate</u>
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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	6.00% 6.50% 7.00%
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**** GAP Insurance required on over 90% financing \$375.00**

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	6.00% 6.50% 7.00%
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2013 & Older	90% of Purchase/NADA/KELLEY (90% plus tax & license)	60 months	8.00%
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Antique/Classic 30 years & older	90% of Purchase/NADA/KELLEY (90% plus tax & license)	Up to 6 years	7.00%
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\$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	6.25% 7.25% 8.25%
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(\$60 UCC-1 filing on farm equipment)

Share Secured	100% of shares	2.00% over Dv Rate
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Unsecured Loans/Signature

Signature	\$10,000 Max	36 months	10.00%
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Line of Credit Loan Guidelines

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

<u>Minimum Balance</u>	<u>Rate determined by Board monthly.</u>
R/G Shares	\$25.00

<u>Available CD Term</u>	<u>New Money Rate</u>	<u>Existing Money Rate</u>
4-Month	\$5,000.00 3.75%	3.50%