

# **UTILITY EMPLOYEES FEDERAL CREDIT UNION LOAN AND SAVINGS RATES AS OF JANUARY 2026**

| <b><u>Loan Type</u></b>  | <b><u>Amount Financed</u></b>   | <b><u>Term</u></b>                               | <b><u>APR/Rate</u></b>  |
|--|---|--|-------------------------|
| New car/truck/boats.<br>2023 - 2024<br>(10,000 miles on previous owned)        | ** Up to 100% of Purchase/NADA/Kelly<br>(100% includes tax & license)<br><br>Over \$30,000 financed | 60 months<br>61-72 months<br>73-84 months        | 6.00%<br>6.50%<br>7.00% |
|  | <b>** GAP Insurance required on over 90% financing \$375.00</b>                                     |  |                         |
| Used car/truck<br>2014 thru 2023   | 90% of Purchase/NADA/KELLEY<br>(90% plus tax & license)   | 60 months<br>61-72 months<br>73-84 months        | 6.00%<br>6.50%<br>7.00% |
| 2013 & Older   | 90% of Purchase/NADA/KELLEY<br>(90% plus tax & license)   | 60 months  | 8.00%                   |
| Antique/Classic<br>30 years & older  | 90% of Purchase/NADA/KELLEY<br>(90% plus tax & license)   | Up to 6 years                                    | 7.00%                   |
| <b>\$45 to \$90 Title Transfer Fees</b>  |   |  |                         |
| All other vehicles, such as<br>boats, motorcycles, trailers,<br>farm equipment | 90% of Purchase/NADA/KELLEY<br>(90% plus tax & license)<br><br><b>Over \$30,000 financed</b>        | 60 months<br>61-72 months<br><b>73-84 months</b> | 6.25%<br>7.25%<br>8.25% |
|  | <b>(\$60 UCC-1 filing on farm equipment)</b>  |  |                         |
| 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<br>(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 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.**

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## **Savings & Investments**

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