

**UTILITY EMPLOYEES FEDERAL CREDIT UNION  
LOAN RATES AS OF March 9, 2023**

<u>Loan Type</u>	<u>Amount Financed</u>	<u>Term</u>	<u>APR/Rate</u>
New car/truck/boats. 2022 - 2023 (10,000 miles on previous owned)	** Up to 100% of Purchase/NADA/Kelly (100% includes tax & license)	up to 84 months	6.25%
	<b>** GAP Insurance required on over 90% financing \$300</b>		
Used car/truck 2013 thru 2022	90% of Purchase/NADA/KELLEY (90% plus tax & license)	60 months	6.75%
	Over \$30,000 financed	61-72 months	7.25%
		73-84 months	7.75%
2012 & Older	90% of Purchase/NADA/KELLEY (90% plus tax & license)	60 months	9.00%
	<b>** Be sure to ask about matching rates</b>		
Antique/Classic 30 years & older	90% of Purchase/NADA/KELLEY (90% plus tax & license)	Up to 6 years	8.00%
All other vehicles, such as boats, motorcycles, trailers, farm equipment	90% of Purchase/NADA/KELLEY (90% plus tax & license)	60 months	7.00%
	<b>Over \$30,000 financed</b>	61-72 months	8.00%
		<b>73-84 months</b>	9.00%
	<b>(\$60 UCC-1 filing on farm equipment)</b>		
<b>Title Transfer Fees \$45 to \$90</b>			
<b>Loan Application Fee \$26</b>			
Share Secured	100% of shares		2.00% over Dv Rate
<u>Unsecured Loans/Signature</u>			
Signature	\$10,000 Max	36 months	8.50%
<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.**