UTILITY EMPLOYEES FEDERAL CREDIT UNION LOAN RATES AS OF December 20, 2023

<u>Loan Type</u>	Amount Financed max \$40,000	<u>Term</u>	APR/Rate	
New car/truck/boats.	** Up to 100% of Purchase/NADA/Kelly	60 months	6.50%	
2023 - 2024	(100% includes tax & license)	61-72 months	7.00%	
(10,000 miles on previous owned)		73-84 months	7.50%	
** GAP Insurance required on over 90% financing \$300				
Used car/truck	90% of Purchase/NADA/KELLEY	60 months	6.50%	
2014 thru 2023	(90% plus tax & license)	61-72 months	7.00%	
	Over \$30,000 financed	73-84 months	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%	
All other vehicles, such as	90% of Purchase/NADA/KELLEY	60 months	6.50%	
boats, motorcycles, trailers,	(90% plus tax & license)	61-72 months	7.50%	
farm equipment	Over \$30,000 financed	73-84 months	8.50%	
(\$60 UCC-1 filing on farm equipment)				

Title Transfer Fees \$45 to \$90

Loan Application Fee \$26

Share Secured	100% of shares		2.00% over Dv Rate
<u>Unsecured Loans/Signature</u> Signature	\$10,000 Max	36 months	10.00%
Line of Credit Loan Guidelines 1. \$7500 - \$10,000 Limit (Open-ended Joan)	Based on Credit Worthiness	48 months	12.00%

Effective July 1, 2018 All members are subject to a maximum unsecured 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.