



Loan Rates Effective

March 1, 2026

Rates subject to change without notice

* APR = Annual Percentage Rate. All loans subject to credit approval

		As Low As	
New Vehicles	Term	Base APR*	APR*
2026 - 2022	36 Months		3.99%
2026 - 2022	48 Months		3.99%
2026 - 2022	60 Months	4.75%	4.25% **
2026 - 2022	66 Months	4.75%	4.25% **
2026 - 2022	72 Months	4.75%	4.25% **
2026 - 2022	84 Months	8.00%	7.50% **

		As Low As	
New RV / Boats	Term	APR*	
2026 - 2025	60 Months	6.50%	
2026 - 2025	120 Months (80% LTV)	6.75%	
2026 - 2025	144 Months (80% LTV)	7.25%	

		As Low As	
Used Vehicles	Term	Base APR*	APR*
2021 - 2020	72 Months	7.25%	6.75% **
2021 - 2020	60 Months	7.25%	6.75% **
2019 - 2018	54 Months		6.75%
2017 - 2016	48 Months		6.75%
2015 and older	36 Months		6.75%

		As Low As	
Used RV / Boats	Term	APR*	
2024 and older	60 Months	6.50%	
	84 Months	6.75%	

Repo Auto Loan 8.00%

		As Low As	
Motorcycles/Trailers/ATV's	Term	APR*	
Must be Titled Collateral	60 Months	6.75%	

		As Low As	
Title Loans (non-purchases)	Term	APR*	
All Models	Refer to Policy for Rates & Terms	7.50% - 18.00%	

* APR = Annual Percentage Rate. Rates, terms and conditions are subject to change. APR based on current credit rating of applicant and will be adjusted according to current credit score. All loans subject to credit approval. All vehicle loans are based on current mileage and condition. Current Concho Educators FCU loans are not eligible for refinance.

** AUTO LOAN DISCOUNTS: For vehicle loans 60 months or longer. APR shown includes a Maximum Total Loan Discount of 0.50%. Discounted APR may include a 0.25% discount for: 1) checking account with direct deposit, 2). Set up payroll deduction or automatic loan transfer, 3). Purchase of Guaranteed Asset Protection (GAP) 4). Purchase of Mechanical Breakdown Warranty (Extended Warranty), 5). Purchase of Credit Life or Credit Disability. Matching terms for NEW Vehicles may not exceed 72 months and USED Vehicles may not exceed 60 months without management approval.

		As Low As	
Real Estate	Term	APR*	
Home Improvement (UCC1)	60 Months	6.25%	
	120 Months	6.50%	
Home Equity	60 Months	6.25%	
	120 Months	6.25%	
	180 Months	6.25%	
	240 Months	6.50%	

		As Low As	
Signature / Credit Cards	Term	APR*	
Line of Credit	See Schedule of Payments	7.50% - 18.00%	
Open End	See Schedule of Payments	10.50% - 18.00%	
Signature (No Line of Credit)	36 Months		
Fall Special / Fixed Rate	12 Months	7.50% - 9.90%	
Visa® Platinum	3% of Balance	9.90%	
Visa® Silver	3% of Balance	12.90% or 15.90%	
Visa® Share-Secured	3% of Balance	12.90% or 15.90%	
Repo Auto Loan		8.00%	

		As Low As	
Share Secured Loans	Term	APR*	
Savings Account	\$25 min pay - 12 mo. Balloon	3.50%	
Certificate of Deposit - Ballon at Maturity Date		2.00% above CD Rate	
Share Secured Credit Builder	24 Months	5.00%	