

# Interest Rates/Term Tables *(Loan Rates are based on a borrower's credit score)*

## Credit Score Ratings:

|                     |         |
|---------------------|---------|
| A+                  | 750+    |
| A                   | 700-749 |
| B                   | 660-699 |
| C                   | 620-659 |
| D                   | 580-619 |
| E                   | <580    |
| No Score = E Rating |         |

Visa Credit Cards: 11.50% APR\*

Share Secured Loans: Contact an MSR for the current rate. The maximum term is 60 months.

| New/Used Vehicle<br>Auto, Truck & Motorcycle |                 |        |        |
|--|-----------------|--------|--------|
| Grade  | Terms/Repayment |        |        |
|  | 60              | 72     | 84     |
| A+   | 5.50%           | 5.75%  | 6.25%  |
| A  | 5.75%           | 6.25%  | 6.75%  |
| B  | 6.00%           | 6.50%  | 7.00%  |
| C  | 7.00%           | 7.50%  | 8.00%  |
| D  | 8.25%           | 8.75%  | 9.25%  |
| E  | 10.75%          | 11.25% | 11.75% |

| Snowmobile, ATV & Seadoo |                                    |
|--------------------------|------------------------------------|
| Grade                    | Terms/Repayment<br>Up to 72 Months |
| A+                       | 6.00%                              |
| A                        | 6.50%                              |
| B                        | 6.75%                              |
| C                        | 7.75%                              |
| D                        | 9.00%                              |
| E                        | 11.50%                             |

| Unsecured |                                    |
|-----------|------------------------------------|
| Grade     | Terms/Repayment<br>Up to 60 Months |
| A+        | 8.75%                              |
| A         | 9.75%                              |
| B         | 10.75%                             |
| C         | 11.75%                             |
| D         | 12.75%                             |
| E         | 14.75%                             |

| Mobile Home |                                     |
|-------------|-------------------------------------|
| Grade       | Terms/Repayment<br>Up to 240 Months |
| A+          | 6.75%                               |
| A           | 7.25%                               |
| B           | 8.00%                               |
| C           | 8.50%                               |
| D           | 9.00%                               |
| E           | 11.25%                              |

| RV's (Motorhomes, Campers<br>& Boats) |                                   |
|---------------------------------------|-----------------------------------|
| Grade                                 | Terms/Repayment<br>Up to 120 Mos. |
| A+                                    | 6.75%                             |
| A                                     | 7.00%                             |
| B                                     | 7.25%                             |
| C                                     | 7.50%                             |
| D                                     | 9.50%                             |
| E                                     | 11.50%                            |

| Equipment/Trailers |                                     |
|--------------------|-------------------------------------|
| Grade              | Terms/Repayment<br>Up to 120 Months |
| A+                 | 7.25%                               |
| A                  | 7.75%                               |
| B                  | 8.25%                               |
| C                  | 8.75%                               |
| D                  | 9.75%                               |
| E                  | 11.75%                              |

**Note: Dealership rates may vary. Please call the Credit Union for more details.**

\*- Annual Percentage Rate (All rates stated above are as an Annual Percentage Rate)

**As of May 19, 2025**