

## Personal Loans / Line of Credit & Other Loans

Rates effective as of: 11/01/2023  
 Prime Rate: 8.50%

Personal & Consolidation Loan Rates		
Terms		APR*
Up to 60 months		9.75% - 17.75%
61-72 months	\$15,000 minimum loan amount for term more than 60 months	10.50% - 13.25%
First Time Borrower	up to 36 months	17.75% - 17.75%

Variable Loan Rates <sup>†</sup>		
Loan Type	Term	APR*
Line of Credit (LOC)** Minimum payment is \$22 per \$1,000 borrowed.	up to 60 months	13.75% - 16.50%
Education Line of Credit** Minimum payment is \$13 per \$1,000 borrowed.	up to 120 months	11.00% - 16.00%
Share Secured Advance	Up to 144 months	9.00% - 9.00%

Rates are based on creditworthiness. \*\*Interest does not accrue unless you use the loan.

Other Loan Types			
Loan Type	Term	APR*	
Fast Funds	4 months	18.00%	\$20.00 application fee applies.
Financial Hardship Loan	Up to 12 months	17.75%	
Share Certificate	Remaining Term of Certificate	1.50%	above your share certificate rate with 5.00% rate floor
Overdraft Protection**	Minimum monthly payment is \$25-\$125	15.00%	

\*\*Interest does not accrue unless you use the loan.

\*APR is Annual Percentage Rate. Rates are subject to change without notice.

<sup>†</sup>Unless otherwise noted, the APR for variable rate loans will be based on the Prime Rate published in the Wall Street Journal (Index) as of the day of the advance, plus a margin. Rate changes based on changes in the Index will take effect on the next business day after the Index change is published. The APR on existing balances for Line of Credit and Education Line of Credit Loans will change quarterly on the first day of January, April, July and October to reflect any change in the Index in effect on the last day of the previous quarter. The maximum rate cap on any Variable Rate Loan is 18.00% APR.

Contact the Credit Union for more information.

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