



Personal Loan

Tier	Credit Score	Up to 24 months	25- 36 months	37 - 48 months	49 - 60 months
A+	750+	6.99%	6.99%	7.74%	8.24%
A	725 - 749	8.49%	8.99%	9.24%	9.49%
B+	700 - 724	10.49%	10.99%	11.24%	11.49%
B	675 - 699	11.49%	11.99%	12.24%	12.49%
C	625 - 674	14.49%	14.99%	15.24%	15.49%
D	600 - 624	17.49%	17.99%	17.99%	17.99%
E	599 & Below	17.99%	17.99%	17.99%	17.99%

Co-Op Credit Card Rates*

Tier	Credit Score	VISA Classic APR	VISA Signature APR	VISA Business APR
A	750+	11.25%	12.25%	9.75%
B	680-749	13.25%	14.25%	11.75%
C	640-679	16.25%	17.25%	14.75%
D	639 & Below	17.99%	17.99%	17.99%

*All rates are variable

*Cash Advance rates are 3% above listed rate not to exceed 17.99%

*Note: The VISA Signature Program has a minimum credit limit of \$5,000.00

LOC

Type	Rate
Line of Credit	15.00%

Certificate Secured

Rate	Term
Certificate Rate + 3.5%	Certificate Maturity

*Minimum loan amount \$500

Share Secured**

Term	1 year	2 year	3 year	4 year	5 year
Margins	Base * + 3.5%	Base * + 3.5%	Base * + 4.5%	Base * + 5.5%	Base * + 6.5%

*Base = highest current tiered share account rate

*Combined base plus margin rate is rounded up to the nearest 1/4%

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Auto Loan Rates and Terms

Vehicle Year	Loan Term	A+ tier 760+	A tier 730-759	B+ tier 690 - 729	B tier 665 - 689	C tier 625 - 664	D tier 624 & Below
2022-2021	up to 65	5.19	5.39	5.84	6.34	9.54	17.99
	66-72	5.39	5.54	6.09	7.04	10.54	17.99
	73-84*	5.94	6.19	6.84	7.94	11.04	17.99
2020-2019	up to 65	5.24	5.49	5.84	6.39	10.74	17.99
	66-72	5.39	5.74	6.24	7.14	11.54	17.99
	73-84*	6.19	6.49	6.99	8.39	12.04	17.99
2018-2017	up to 60	5.74	5.99	6.24	6.99	11.49	17.99
	61-66	5.84	6.04	6.59	7.09	11.79	17.99
	67-72	5.94	6.14	6.84	7.29	12.29	17.99
2016-2015	up to 60	5.84	6.19	6.74	7.29	11.79	17.99
	61 - 66	5.99	6.29	6.99	7.64	12.29	17.99
	67 - 72	6.24	6.44	7.59	8.29	12.79	17.99
2014 and Older	Up to 36	7.69	8.09	8.59	8.89	15.19	17.99
	37-48	7.74	8.39	9.04	9.44	16.29	17.99
	49-60	9.39	9.64	10.49	10.29	16.79	17.99

*79 - 84 months financing available on loans exceeding \$30,000 only

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Motorsports Rates and Terms

Vehicle Year	Loan Term	A+ tier 760+	A tier 730-759	B+ tier 690 - 729	B tier 665 - 689	C tier 625 - 664	D tier 624 & Below
2022-2021	up to 65	6.19	6.39	6.84	7.34	10.54	17.99
	66-72	6.39	6.54	7.09	8.04	11.54	17.99
	73-84*	6.94	7.19	7.84	8.94	12.04	17.99
2020-2019	up to 65	6.24	6.49	6.84	7.39	11.74	17.99
	66-72	6.39	6.74	7.24	8.14	12.54	17.99
	73-84*	7.19	7.49	7.99	9.39	13.04	17.99
2018-2017	up to 60	6.74	6.99	7.24	7.99	12.49	17.99
	61-66	6.84	7.04	7.59	8.09	12.79	17.99
	67-72	6.94	7.14	7.84	8.29	13.29	17.99
2016-2015	up to 60	6.84	7.19	7.74	8.29	12.79	17.99
	61 - 66	6.99	7.29	7.99	8.64	13.29	17.99
	67 - 72	7.24	7.44	8.59	9.29	13.79	17.99
2014 and Older	Up to 36	8.69	9.09	9.59	9.89	16.19	17.99
	37-48	8.74	9.39	10.04	10.44	17.99	17.99
	49-60	10.39	10.64	11.49	11.29	17.99	17.99

Motorsports= Boats and Motorcycles

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Recreational Vehicle (RV) Rates

Vehicle Year	Loan Term	A+ tier 760+	A tier 730-759	B+ tier 690 - 729	B tier 665 - 689	C tier 625 - 664	D tier 624 & Below
2022-2021	up to 65	6.69	6.89	7.34	7.84	11.04	17.99
	66-72	6.89	7.04	7.59	8.54	12.04	17.99
	73-96*	7.44	7.69	8.34	9.44	12.54	17.99
2020-2019	up to 65	6.74	6.99	7.34	7.89	12.24	17.99
	66-72	6.89	7.24	7.74	8.64	13.04	17.99
	73-96*	7.69	7.99	8.49	9.89	13.54	17.99
2018-2017	up to 60	7.24	7.49	7.74	8.49	12.99	17.99
	61-66	7.34	7.54	8.09	8.59	13.29	17.99
	67-72	7.44	7.64	8.34	8.79	13.79	17.99
2016-2015	up to 60	7.34	7.69	8.24	8.79	13.29	17.99
	61 - 66	7.49	7.79	8.49	9.14	13.79	17.99
	67 - 72	7.74	7.94	9.09	9.79	14.29	17.99
2014 and Older	Up to 36	9.19	9.59	10.09	10.39	16.69	17.99
	37-48	9.24	9.89	10.54	10.94	17.99	17.99
	49-60	10.89	11.14	11.99	11.79	17.99	17.99

*79 - 96 months financing available on loans exceeding \$30,000 only

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