

# loan rates

effective: February 1, 2026



home equity fixed rate & line of credit

Product	APR*
up to 36 months (rates as low as)	3.59%
37 to 60 months (rates as low as)	4.69%
61 to 84 months (rates as low as)	5.09%
85 to 120 months (rates as low as)	5.29%
121 to 144 months (rates as low as)	5.59%
145 to 180 months (rates as low as)	5.89%
everyday equity line of credit	6.75%

\*The APR is current as of 2/1/2026. Qualification is based on an assessment of individual creditworthiness and our underwriting standards. For the home equity fixed rate loan, the rate will not increase at any time while the plan is open. The Everyday Equity rate is variable, subject to change monthly. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. Call us at 800.562.6049 for current rates, terms and conditions.

personal & secured loans

Product	APR*
signature / unsecured (rates as low as)	9.29%
line-of-credit (rates as low as)**	10.75%
overdraft protection (rates as low as)	10.75%
VISA® platinum (rates as low as)**	12.49%
share secured (above share rate)	3.50%
certificate secured (above certificate rate)	3.00%

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vehicle loan

Product	APR*
auto refinance (rates as low as)	4.69%
new autos (rates as low as)	4.69%
used autos (rates as low as)	5.19%
motorcycles, boats, RVs, etc. (rates as low as)	6.99%

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APR = Annual Percentage Rate

RATES SUBJECT TO CHANGE WITHOUT NOTICE.

Your rate on auto loans may vary from the rates above and will be determined by your credit history, term, and age of vehicle.

APY = Annual Percentage Yield    NR =    RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE

Nominal Rate

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



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VISA® platinum credit card

Product	APR*
VISA® platinum (rates as low as)	12.49%

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APR = Annual Percentage Rate

RATES SUBJECT TO CHANGE WITHOUT NOTICE.

Your rate on auto loans may vary from the rates above and will be determined by your credit history, term, and age of vehicle.

APY = Annual Percentage Yield    NR =    RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE

Nominal Rate

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

