loan

effective: November 3, 2026

home equity loan/home equity line of credit rates

*The APR is current as of 11/2/2026. 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.

Product	APR*
up to 36 months (rates as low as)	**4.09%**
37 to 60 months (rates as low as)	**5.09%**
61 to 84 months (rates as low as)	**5.49%**
85 to 120 months (rates as low as)	**5.69%**
121 to 144 months (rates as low as)	**5.99%**
145 to 180 months (rates as low as)	**6.29%**
everyday equity line of credit	**7.00%**

Federally Insured by NCUA

Equal Housing Opportunity

Service 1st Federal Credit Union, 1985 Montour Blvd., PO BOX 159, Danville, PA 17821. 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 (NCUA), a U.S. Government Agency.

*APR denotes Annual Percentage Rate and APY denotes Annual Percentage Yield. Click here or call us at 800.562.6049 for more information regarding current rates, terms and conditions. All Credit Union loan and deposit programs, rates, terms and conditions are subject to change at any time without notice.

loan

effective: November 3, 2026

personal & secured loans rates

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Product	APR*
signature / unsecured (rates as low as)	**9.59%**
flexline / personal line-of-credit (rates as low as)**	**11.00%**
overdraft protection (rates as low as)	**11.00%**
VISA® platinum credit card (rates as low as)**	**12.74%**
share secured (above share rate)	**3.50%**
certificate secured (above certificate rate)	**3.00%**

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loan

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vehicle loan rates

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Product	APR*
auto refinance (rates as low as)	**5.29%**
new autos (rates as low as)	**5.29%**
used autos (rates as low as)	**5.29%**
motorcycles, boats, RVs, etc. (rates as low as)	**7.44%**

visa platinum credit card rates

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Product	APR*
VISA® platinum (rates as low as)	**12.74%**

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