

Consumer Loan Rate Sheet

Rates are subject to change without notice.

	Terms	Available Amount ^{1 & 2}	APR ³	Example payment per \$1000 ⁴
NEW VEHICLES Effective Date: 9/1/20	12–36 months	\$5,000	2.74%–11.74%	\$33.08
	37–66 months	\$5,000	2.99%–11.99%	\$20.77
	67–72 months	\$15,000	3.49%–12.49%	\$19.81
	73–84 months ⁵	\$25,000	4.24%–4.49%	\$13.90
USED VEHICLES Effective Date: 9/1/20	12–36 months	\$5,000	2.99%–12.24%	\$33.32
	37–66 months	\$5,000	3.24%–12.49%	\$21.02
	67–72 months	\$15,000	3.74%–12.99%	\$20.07
CAR SHOPPER	New vehicles are eligible for a .25% rate discount when purchased through Tech Car Shopper.			
NEW MOTORCYCLES Effective Date: 9/1/20	24–60 months	\$10,000	6.24%–14.99%	\$23.78
LOAN TERMS				
¹ We finance new (current model year) vehicles and used (including fleet returned vehicles). We do not finance branded title vehicles (salvaged, lemon law buyback, etc).				
² Maximum loan based on approved credit: NEW: Up to 125% of MSRP (including tax, license, document fees, and mechanical breakdown protection or extended warranty) plus GAP on approved credit. USED: Vehicles 7 model years old or less and 100,000 or less miles: Up to 125% of Kelley Blue Book Retail Value (including tax, license, document fees, and mechanical breakdown protection or extended warranty) plus GAP on approved credit. Vehicles over 7 model years old or over 100,000 miles: Up to 125% of Kelley Blue Book Wholesale Value (including tax, license, document fees, and mechanical breakdown protection or extended warranty) plus GAP on approved credit.				
³ Interest Rate and Term assigned to approved applicants may depend on credit history, loan to value ratio, term selected, and for personal loans, loan amount.				
⁴ Payment per \$1,000 balance is based on the highest interest rate with the maximum term.				
⁵ Term subject to credit approval.				
Other restrictions may apply.				



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	VISA Signature®	VISA Classic®	VISA Classic® (Shared Secured)	
CREDIT CARDS Effective Date: 4/24/20	APR for Purchases, Balance Transfers & Cash Advances ¹	9.90%–20.90% ² Variable APR	7.90%–18.90% ² Variable APR	
			18.90% ² APR	
	Terms	Available Amount ^{3 & 4}	APR ²	Example payment per \$1000 ⁵
PERSONAL LINE OF CREDIT Effective Date: 7/24/20	N/A	\$1500–\$50,000	10.25%–24.25%	N/A
PERSONAL LOAN Effective Date: 3/24/20	24–72 months	\$1,500–\$50,000	9.49%–25.49%	\$27.24
PERSONAL SOLAR \$SMART LOAN Effective Date: N/A	10 years	\$7,500–\$50,000	8.99%–11.99%	\$14.34
	20 years	\$25,000–\$50,000	9.99%–12.99%	\$11.71
SHARE SECURED LOAN Effective Date: N/A	36 months or interest only for 12 months	Secured 100% by deposits in membership savings: No limit	3.00% Fixed	\$29.09
SHARE CERTIFICATE SECURED LOAN Effective Date: N/A	To maturity	Secured 100% by Certificate(s): a maximum amount of 90% of the principal balance on deposit.	2.00% over rate of Certificate rounded up to next 0.50%.	\$19.34
CONNECT CREDIT LINE	Open	\$250–\$500	19.75% Fixed	N/A

LOAN TERMS

¹ Cash advance/balance transfer fee of 3% of transaction amount (\$10 minimum).

² Interest Rate and Term assigned to approved applicants may depend on credit history, loan to value ratio, term selected, and for personal loans, loan amount.

³ Term subject to credit approval.

⁴ Maximum loan based on approved credit

⁵ Payment per \$1,000 balance is based on the highest interest rate with the maximum term.

Other restrictions may apply.

