

# Consumer Loan Rate Sheet

Rates are subject to change without notice.

	Terms	Available Amount <sup>1 &amp; 2</sup>	APR <sup>3</sup>	Example payment per \$1000 <sup>4</sup>
<b>NEW VEHICLES</b> Effective Date: 03/29/23	12–36 months	\$5,000	5.89% - 14.89%	\$34.64
	37–48 months	\$5,000	5.99% - 14.99%	\$27.85
	49–66 months	\$5,000	6.34% - 15.34%	\$22.54
	67–72 months	\$15,000	6.84% - 15.84%	\$21.63
	73–84 months <sup>5</sup>	\$25,000	7.59% - 9.09%	\$16.15
<b>USED VEHICLES</b> Effective Date: 03/29/23	12–36 months	\$5,000	6.14% - 15.39%	\$34.87
	37–48 months	\$5,000	6.24% - 15.49%	\$28.10
	49–66 months	\$5,000	6.59% - 15.84%	\$22.81
	67–72 months	\$15,000	7.09% - 16.34%	\$21.90
	73–84 months <sup>5</sup>	\$25,000	7.84% - 9.34%	\$16.28
<b>CAR SHOPPER</b>	New vehicles are eligible for a .25% rate discount when purchased through Tech Car Shopper.			
	Terms	Available Amount <sup>1 &amp; 2</sup>	APR <sup>3</sup>	Example payment per \$1000 <sup>4</sup>
<b>NEW MOTORCYCLES</b> Effective Date: 03/29/23	24–60 months	\$10,000	9.59% - 18.34%	\$25.59
<b>LOAN TERMS</b>				
<sup>1</sup> 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).				
<sup>2</sup> Maximum loan based on approved credit: <b>NEW:</b> Up to 125% of MSRP (including tax, license, document fees, and mechanical breakdown protection or extended warranty) plus GAP on approved credit. <b>USED:</b> 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.				
<sup>3</sup> 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.				
<sup>4</sup> Payment per \$1,000 balance is based on the highest interest rate with the maximum term.				
<sup>5</sup> Term subject to credit approval.				
<sup>6</sup> Used 84 month term only good on 4 model years or newer with less than 60,000 miles. Other restrictions may apply.				



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		VISA Signature®	VISA Classic®	VISA Classic® (Shared Secured)
<b>CREDIT CARDS</b> Effective Date: 03/24/23	APR for Purchases, Balance Transfers & Cash Advances <sup>1</sup>	14.65% - 25.65% <sup>2</sup> Variable APR	12.65% - 23.65% <sup>2</sup> Variable APR	23.65% <sup>2</sup> APR
	Terms	Available Amount <sup>3 &amp; 4</sup>	APR <sup>2</sup>	Example payment per \$1000 <sup>5</sup>
<b>PERSONAL LINE OF CREDIT</b> Effective Date: 03/24/23	N/A	\$1500-\$50,000	15.00% - 29.00%	N/A
<b>PERSONAL LOAN</b> Effective Date: 01/04/23	24-72 months	\$1,500-\$50,000	11.49% - 27.49%	\$28.48
<b>PERSONAL SOLAR \$SMART LOAN</b> 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
<b>SHARE SECURED LOAN</b> 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
<b>SHARE CERTIFICATE SECURED LOAN</b> 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
<b>CONNECT CREDIT LINE</b>	Open	\$250-\$500	19.75% Fixed	N/A
<b>LOAN TERMS</b>				
<sup>1</sup> Cash advance/balance transfer fee of 3% of transaction amount (\$10 minimum).				
<sup>2</sup> 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.				
<sup>3</sup> Term subject to credit approval.				
<sup>4</sup> Maximum loan based on approved credit				
<sup>5</sup> Payment per \$1,000 balance is based on the highest interest rate with the maximum term.				
Other restrictions may apply.				

