



LOAN RATES

LOAN TYPE	APR*
VEHICLES	
NEW	
Auto/Truck/Van	2.24% - 11.44%
USED	
Auto/Truck/Van	3.49% - 12.69%
NEW	
Boats/Motors/Trailers	4.45% - 14.20%
Recreational Vehicles/Campers/Customized Vans/Motor Homes	4.45% - 14.20%
USED	
Boats/Motors/Trailers	5.70% - 15.45%
Recreational Vehicles/Campers/Customized Vans/Motor Homes	5.70% - 15.45%
REAL ESTATE	
Home Equity Line of Credit	3.50%**
1 st Mortgage Fixed Rate (in-house up to 30 years)	@
Unimproved Property (1 st mortgage only)	#
SHARE SECURED LOANS	
Share Secured	2.90% - 3.15%
OTHER SECURED LOANS (Appliances, furniture, motorcycles, jet skis, ATV's, etc.)	
NEW	8.35% - 16.35%
USED	9.35% - 17.35%
PERSONAL	
Personal/Line of Credit/Overdraft Protection	10.44% - 17.94%
Credit Cards	8.90% - 15.90%

*Subject to term, credit approval based on creditworthiness and credit union relationship.

**3.50% APR is for one year and applies to loans with closing dates on or after 1/1/2019. Home Equities closing before 1/1/2019 will have a 2.90% APR for the first year. The traditional Home Equity Line of Credit has a variable rate (maximum 18.00% APR) which is the Prime Rate as reported in the Wall Street Journal plus 1% APR. As of 9/26/2018, the Prime Rate was 5.25%. Rates will adjust quarterly if there is a change in Prime Rate. Flood and/or Property/Hazard Insurance may be required. Rate is subject to credit worthiness, member's credit union relationship and term. Rates, conditions and programs are subject to change without notice. SCU pays normal Home Equity closing costs.

@ Rate will be equal to the lowest available secondary market provider rate based on the term of the loan. Please contact the SCU Mortgage Department for these rates. Borrower may lock-in their interest rate for a specific loan term and for a specific rate lock period at any time during the processing of the application.

The 1st Mortgage-Land rate will be equal to the lowest contracted secondary market provider 30-year rate plus 100 basis points with a rate floor of 5.95% APR; Rates will be locked in on the approval date and will be good for up to 60 days. Please contact the SCU Mortgage Department for these rates.

Consumer loan rates are subject to change without notice. All borrowers will be given the rate in which they qualify for on the day in which the loan documents are signed (some exclusions may apply to mortgage loans).

