



Loan Rates

LOAN TYPE	APR*
VEHICLES	
NEW	
Auto/Truck/Van	4.25% - 14.00%
USED	
Auto/Truck/Van	5.75% - 16.75%
NEW	
Boats/Motors/Trailers/RV's/Campers/Motor Homes/Motorcycles	6.95% - 16.45%
USED	
Boats/Motors/Trailers/RV's/Campers/Motor Homes/Motorcycles	8.45% - 17.95%
REAL ESTATE	
Home Equity Line of Credit	4.50%**
1st Mortgage Fixed Rate (in-house up to 30 years)	@
Unimproved Property (1st mortgage only)	#
Adjustable Rate Mortgage	^
SHARE SECURED LOANS	
Share Secured	4.65% - 5.15%
OTHER SECURED LOANS (Jet skis, ATV's, etc.)	
NEW	8.85% - 17.00%
USED	9.85% - 18.00%
PERSONAL	
Line of Credit/Personal	11.99% - 17.99%
Credit Cards	10.75% - 17.90%
*Subject to term, credit approval based on creditworthiness and credit union relationship.	
**4.50% APR is an introductory rate for one year and will then revert to the following: A variable rate (maximum 18.00% APR), which is the Prime Rate as reported in the Wall Street Journal plus 1% APR. As of 12/11/2025, the Prime Rate was 6.75%. Accordingly, if the special rate did not apply, the current APR for a Home Equity Line of Credit would be 7.75% APR. 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. For a limited time, SCU will pay all normal closing costs on new Home Equity Lines of Credit. On refinances of existing State Credit Union Home Equity Lines of Credit, the credit limit would need to be increased by at least \$10,000 to avoid closing costs.	
@ Rate will be equal to the lowest available secondary market provider rate plus up to 112.5 basis points 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 application process.	
# The 1st Mortgage-Land rate (for use to build a primary or secondary residence) 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. The 1st Mortgage-Land (not intended for use to build a primary or secondary residence) rate will be equal to the lowest contracted secondary market provider 30-year rate plus 100 basis points with a rate floor of 6.95% 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.	
^ The Adjustable Rate (Improved Property) Mortgage rate will be equal to the 10-year Treasury Bill rate, as of the end of the previous month, plus 2.00%, with a minimum rate of 5.00% APR; Rates will be locked in on the approval date and will be good for up to 60 days. The maximum rate increase over the life of the loan is 6.00%. 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).	

