



## LOAN RATES

LOAN TYPE	APR*
<b>VEHICLES</b>	
<b>NEW</b> Auto/Truck/Van	2.49% - 11.69%
<b>USED</b> Auto/Truck/Van	3.74% - 12.94%
<b>NEW</b> Boats/Motors/Trailers	4.95% - 14.70%
Recreational Vehicles/Campers/Customized Vans/Motor Homes/Motorcycles	4.95% - 14.70%
<b>USED</b> Boats/Motors/Trailers	6.20% - 15.95%
Recreational Vehicles/Campers/Customized Vans/Motor Homes/Motorcycles	6.20% - 15.95%
<b>REAL ESTATE</b>	
Home Equity Line of Credit	3.50%**
1 <sup>st</sup> Mortgage Fixed Rate (in-house up to 30 years)	@
Unimproved Property (1 <sup>st</sup> mortgage only)	#
<b>SHARE SECURED LOANS</b>	
Share Secured	2.90% - 3.15%
<b>OTHER SECURED LOANS (Appliances, furniture, jet skis, ATV's, etc.)</b>	
<b>NEW</b>	8.35% - 16.35%
<b>USED</b>	9.35% - 17.35%
<b>PERSONAL</b>	
Line of Credit/Personal	10.74% - 17.99%
Credit Cards	8.90% - 15.90%

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

\*\*3.50% 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 9/21/2022, the Prime Rate was 6.25%. Accordingly, if the special rate did not apply, the current APR for a Home Equity Line of Credit would be 7.25% 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 37.5 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 processing of the application.

# The 1<sup>st</sup> 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).

