

# SIUE CREDIT UNION - LOAN & CREDIT RATES

## AUTO LOAN RATES (EFFECTIVE APRIL 1, 2019)

All rates given reflect Annual Percentage Rate\*

Model Year	Term	Rate
2019 - 2016 New, less than 10,000 miles	48 mo.	3.85%
2019 - 2016 New, less than 10,000 miles	63 mo.	4.00%
2019 - 2016 New, less than 10,000 miles	72 mo.	4.55%
2019 - 2016 New, less than 10,000 miles	>72 mo.	5.75%
2019 - 2016 Used	48 mo.	3.85%
2019 - 2016 Used	63 mo.	4.00%
2019 - 2016 Used	72 mo.	4.55%
2014 - 2015 Used	63 mo.	4.25%
2012 - 2013 Used	63 mo.	4.40%
2011 Used	63 mo.	4.75%
2010 Used	63 mo.	4.95%
2009 & Older	63 mo.	5.25%

\*All rates are subject to change without notice. Contact the credit union for complete details.

## RECREATIONAL LOAN RATES (EFFECTIVE APRIL 1, 2019)

All rates given reflect Annual Percentage Yield\*

Model Year	Term	Rate
New & Used Recreational	Up to 36 mo.	As low as 5%
New & Used Recreational	48 mo.	As low as 5%
New & Used Recreational	60 mo.	As low as 5%
New & Used Recreational	72 mo.	As low as 5%

\*All rates are subject to change without notice. Dividends declared and paid monthly on the last day of each month. Contact us for complete details.

## PERSONAL LOAN RATES (EFFECTIVE APRIL 1, 2019)

All rates given reflect Annual Percentage Yield\*

Type of Loan	Term	Rate
Signature	Up to 60 mo.	As low as 9.75%
Line of Credit	Open	As low as 10.25%
Shared Secured	Up to 60 mo.	2.99%
Certified Secured	Up to 60 mo.	3.49%
Credit Builder	24 mo.	15.9% - 16.9%
Dental Credit	Up to 60 mo.	0% APR for first 6 mo. - 12% APR thereafter - Up to 60 mo.

\*All share certificate rates subject to change without notice. A penalty will apply for early withdrawal on all certificates. Contact us for complete details.

## VISA® CREDIT CARD RATES (EFFECTIVE APRIL 1, 2019)

All rates given reflect Annual Percentage Yield\*

Card Type	Rate
Visa Platinum	9.90%
Visa Classic	11.90%
Visa Classic Student	13.9%
Visa Classic Credit Builder	15.9% - 16.9%

\*All share certificate rates subject to change without notice. A penalty will apply for early withdrawal on all certificates. Contact us for complete details.

## HOME EQUITY LOANS - VARIABLE RATES (EFFECTIVE APRIL 1, 2019)

All rates given reflect Annual Percentage Yield\*

Loan - To - Value	Rate
LTV less than or equal to 80%	Prime Rate + .75%
LTV 81 - 90%	Prime Rate + 1.50%
LTV greater than 90%	Prime Rate + 2.75%

\*All share certificate rates subject to change without notice. A penalty will apply for early withdrawal on all certificates. Contact us for complete details.

## HOME EQUITY LOANS - FIXED RATES (EFFECTIVE APRIL 1, 2019)

All rates given reflect Annual Percentage Yield\*

Model Year	Rate
60 mo.	5.00%
120 mo.	5.25%

\*All share certificate rates subject to change without notice. A penalty will apply for early withdrawal on all certificates. Contact us for complete details.