

SIUE CREDIT UNION - LOAN & CREDIT RATES

AUTO LOAN RATES (EFFECTIVE JULY 1, 2019)

All rates given reflect Annual Percentage Rate*

Model Year	Term	Rate
2019 - 2016 New, less than 10,000 miles	36 mo.	3.50%
2019 - 2016 New, less than 10,000 miles	48 mo.	3.75%
2019 - 2016 New, less than 10,000 miles	63 mo.	3.75%
2019 - 2016 New, less than 10,000 miles	72 mo.	4.30%
2019 - 2016 New, less than 10,000 miles	>72 mo.	5.50%
2019 - 2016 Used	48 mo.	3.75%
2019 - 2016 Used	63 mo.	3.75%
2019 - 2016 Used	72 mo.	4.30%
2013 - 2015 Used	63 mo.	4.00%
2010 - 2012 Used	63 mo.	4.50%
2009 & Older	48 mo.	5.25%

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

RECREATIONAL LOAN RATES (EFFECTIVE JULY 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 JULY 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 JULY 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 JULY 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 JULY 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.