

SIUE CREDIT UNION - LOAN & CREDIT RATES

AUTO LOAN RATES (EFFECTIVE JANUARY 1, 2020)

All rates given reflect Annual Percentage Rate*

Model Year	Term	Rate
2020 - 2016 New & Used Vehicles	36 mo.	2.99%
2020 - 2016 New & Used Vehicles	48 mo.	3.50%
2020 - 2016 New & Used Vehicles	63 mo.	3.50%
2020 - 2016 New & Used Vehicles	72 mo.	4.00%
2020 - 2016 New & Used Vehicles	>72 mo.	5.25%
2015 - 2012 Used Vehicles	63 mo.	4.00%
2011 & Older	48 mo.	5.00%
2011 & Older	63 mo.	5.50%

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

RECREATIONAL LOAN RATES (EFFECTIVE JANUARY 1, 2020)

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 JANUARY 1, 2020)

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%
Consolidation Loan	84 mo.	9.9%
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.

VISA® CREDIT CARD RATES (EFFECTIVE JANUARY 1, 2020)

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%

HOME EQUITY LINE OF CREDIT (EFFECTIVE JANUARY 1, 2020)

Low Introductory Rate for the first 12 months (4.75% variable based on Loan-To-Value) after the Introductory Period*

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%

HOME EQUITY LOANS - (EFFECTIVE JANUARY 1, 2020)

All rates given reflect Annual Percentage Yield*

Term	Rate
60 mo.	5.00%
120 mo.	5.25%