

SIUE CREDIT UNION - LOAN & CREDIT RATES

AUTO LOAN RATES (EFFECTIVE DECEMBER 31, 2020)

All rates given reflect Annual Percentage Rate*.

Model Year	Term	Rate
2021 - 2017 New & Used Vehicles	36 mo.	2.49%
2021 - 2017 New & Used Vehicles	48 mo.	2.49%
2021 - 2017 New & Used Vehicles	63 mo.	2.49%
2021 - 2017 New & Used Vehicles	72 mo.	3.25%
2021 - 2017 New & Used Vehicles	>72 mo.	4.49%
2016 - 2013 Used Vehicles	63 mo.	3.24%
2012 & Older	48 mo.	4.74%
2012 & Older	63 mo.	4.74%

*All rates are subject to change without notice. Contact the credit union for complete details. Auto Loan rates listed here are for loans closed by the Credit Union. Add .25% to rates for loans closed by dealers.

MOTORCYCLES, ATVs, WAVE RUNNERS & TRAILERS (EFFECTIVE SEPTEMBER 15, 2020)

All rates given reflect Annual Percentage Yield*

Model Year	Term	Rate
New & Used 2015 - 2020	Up to 63 mo.	As low as 4.99%
	72 mo.	As low as 5.99%
2008 - 2014	Up to 48 mo.	As low as 4.99%
	63 mo.	As low as 5.99%
2007 & Older	Up to 48 mo.	As low as 5.99%
	63 mo.	As low as 6.99%

*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. Rate reduction of .50% will be applied if loan amount is less than 80% of value of the MSRP Black Book Retail Value.

NEW & USED BOATS (EFFECTIVE SEPTEMBER 15, 2020)

All rates given reflect Annual Percentage Yield*

Amount Financed	Maximum Term	As Low As
\$50,000 - \$98,000	108 mo.	6.39%
\$25,000 - \$49,999	96 mo.	6.54%
\$18,001 - \$24,999	72 mo.	5.54%
Less than \$18,000	63 mo.	4.74%

*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. Increase interest rates by 1.00% for all models 2011 & older. 10% minimum down payment on loan \$25,000+

RVs/CAMPERS/TRAVEL TRAILERS (EFFECTIVE SEPTEMBER 15, 2020)

All rates given reflect Annual Percentage Yield*

Amount Financed	Maximum Term	As Low As
\$50,000 - \$98,000	120 mo.	6.39%
\$25,000 - \$49,999	108 mo.	6.04%
\$18,001 - \$24,999	96 mo.	5.54%
Less than \$18,000	84 mo.	4.74%

*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. Increase interest rates by 1.00% for all models 2011 & older. 15% minimum down payment on loans \$50,000+. 10% minimum down payment on loan \$25,000 - \$49,999.

PERSONAL LOAN RATES (EFFECTIVE JANUARY 1, 2021)

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, 2021)

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, 2021)

Low introductory rate of 3.25% for the first 12 months. Variable rate after the introductory period (Prime Rate + a Loan to Value adjustment)

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, 2021)

All rates given reflect Annual Percentage Yield*

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