

# SIUE CREDIT UNION - LOAN & CREDIT RATES

## AUTO LOAN RATES (EFFECTIVE JANUARY 1, 2022)

All rates given reflect Annual Percentage Rate\*.

Model Year	Term	Rate
2022 – 2018 New & Used Vehicles	36 mo.	2.49%
2022 – 2018 New & Used Vehicles	48 mo.	2.49%
2022 – 2018 New & Used Vehicles	63 mo.	2.49%
2022 – 2018 New & Used Vehicles	72 mo.	3.25%
2022 – 2018 New & Used Vehicles	>72 mo.	4.49%
2017 – 2014 Used Vehicles	63 mo.	3.24%
2013 & Older	48 mo.	4.74%
2013 & Older	63 mo.	4.74%

\*Rates quoted are lowest available rates. Actual rates are subject to membership eligibility and creditworthiness. Membership discounts may apply to result in a lower rate. Competitor rate match may also be available. Maximum discounts apply. Rates are subject to change without notice. Contact the credit union for current loan rates and loan details.

## MOTORCYCLES, ATVs, WAVE RUNNERS & TRAILERS (EFFECTIVE JANUARY 1, 2022)

All rates given reflect Annual Percentage Yield\*

Model Year	Term	Rate
New & Used 2016 – 2022	Up to 63 mo.	As low as 4.99%
	72 mo.	As low as 5.99%
2009 – 2015	Up to 48 mo.	As low as 4.99%
	63 mo.	As low as 5.99%
2008 & Older	Up to 48 mo.	As low as 5.99%
	63 mo.	As low as 6.99%

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

\*Loan amount must be \$18,000 or greater on 2015 – 2020 models to qualify for the 72-month term

## NEW & USED BOATS (EFFECTIVE JANUARY 1, 2022)

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%

\*Increase interest rates by 1.00% for all models 2011 & older

\*10% minimum down payment on loan \$25,000+

## RVs/CAMPERS/TRAVEL TRAILERS (EFFECTIVE JANUARY 1, 2022)

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%

\*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, 2022)

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 APRIL 20, 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, 2022)

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, 2022)

All rates given reflect Annual Percentage Yield\*

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

Rate adjustments may apply.

Please contact the credit union for complete guidelines, applicable charges and rates for home equity loans.