

SIUE CREDIT UNION - LOAN & CREDIT RATES

AUTO LOAN RATES (EFFECTIVE July 1, 2022)

All rates given reflect Annual Percentage Rate*.

Model Year	Term	Rate
2022 – 2017 New & Used Vehicles	36 mo.	As low as 2.49%
2022 – 2017 New & Used Vehicles	48 mo.	As low as 2.49%
2022 – 2017 New & Used Vehicles	63 mo.	As low as 2.49%
2022 – 2017 New & Used Vehicles	72 mo.	As low as 3.25%
2022 – 2017 New & Used Vehicles	>72 mo.	As low as 4.49%
2016 – 2010 Used Vehicles	63 mo.	As low as 3.24%
2009 & Older	48 mo.	As low as 4.74%
2009 & Older	63 mo.	As low as 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 July 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 July 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 July 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 July 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 July 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 July 1, 2022)

Low introductory rate of 4.75% 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 July 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.