# Loan Rates <br> **Give us a chance to BEAT or MATCH any approved Loan Rate!** 

Rates below are current as of April 1, 2017

| Type of Loan | Amount | Term | APR* As Low As |
| :---: | :---: | :---: | :---: |
| New Autos | Up to 120\% Financing | Up to 60 Months Up to 72 Months | $\begin{aligned} & \text { 1.99\%* } \\ & \text { 2.75\%* } \end{aligned}$ |
| Used Autos | Up to 120\% Financing | Up to 60 Months Up to 72 Months | $\begin{aligned} & 2.49 \%^{*} \\ & 3.25 \%^{*} \end{aligned}$ |
| Other rates and terms available. Total financing not to exceed Retail Blue Book value. Loans over $\$ 50,000$ call for rates. Maximum 36 month term for vehicles with mileage greater than 60,000 . |  |  |  |
| New RV/Motorhome, Camper, Trailer | Up to 90\% Financing | 48 Months 60 Months 84 Months 120 Months 180 Months | $\begin{aligned} & 8.25 \%^{*} \\ & 8.50 \%^{*} \\ & 8.75 \%^{*} \\ & 9.00 \%^{*} \\ & 9.25 \%^{*} \end{aligned}$ |
| Used RV/Motorhome, Camper, Trailer | Up to 90\% Financing | 48 Months 60 Months 84 Months 120 Months 180 Months | $\begin{gathered} 9.00 \%^{*} \\ 9.25 \%^{*} \\ 9.50 \%^{*} \\ 9.75 \%^{*} \\ 10.00 \%^{*} \end{gathered}$ |
| Other Vehicle Loans (New Only) Boats, Personal Water Craft, Snow Mobiles, Off Road Vehicles and Motorcycles | Up to 90\% Financing | 36 Months 48 Months 60 Months 72 Months 84 Months | $\begin{aligned} & \text { 8.25\%* } \\ & \text { 8.50\%* } \\ & \text { 8.75\%* } \\ & \text { 9.00\%* } \\ & \text { 9.25\%* } \end{aligned}$ |

We offer GAP and Mechanical Maintenance Protection for most automobiles.

| Type of Loan | Amount | Term | APR* As Low As |
| :--- | :---: | :---: | :---: |
| Share/Certificate Secured | $90 \%$ of available shares | 60 Months | Dividend rate $+3 \%$ |
| Instrument/Equipment Loan | $90 \%$ Financing, Max $\$ 50,000$ | 72 Months | $6.25 \%^{*}$ |
| Personal/Signature Loan | Max $\$ 15,000$ | 36 Months | $6.74 \%^{*}$ |
| Personal Line Of Credit (L.O.C.) | Max $\$ 15,000$ | Open Ended | $11.25 \%^{*}$ |
| DGA, PGA and WGA Residual Loan | Max $\$ 10,000$ | 3 Months | $9.00 \%^{*}$ |


| Credit Cards - "No Annual Fee" | Amount | APR" As Low As |
| :--- | :---: | :---: |
| VISA Platinum | Maximum $\$ 15,000$ for all cards. | $9.99 \%$ |
| VISA Platinum Rewards | VISA Rewards card earns reward points. | $11.99 \%$ |
| VISA Share Secured | Call for details. | Call |

Loans set up for automatic payment transfer, or open and maintain an Encore Checking account with activity will receive a rate reduction of .25\%. Restrictions apply. *APR - Annual Percentage Rate. Rates shown are the best rates and include all available discounts. Contact the Credit Union for more details. All rates and terms are subject to change without notice. Rates may vary upon credit worthiness.

