

Loan Rates

Effective as of:
February 11, 2019



*Annual Percentage Rate (APR) based on Credit Score

Vehicle Loans		APR* as low as	
New Vehicles 2017 & Newer with under 20,000 Miles			
Up to Sticker Price or NADA Retail Value			
48 months		4.14%	
60 months		4.14%	
66 months		4.14%	
72 months**		4.39%	
**Loan amount must exceed \$15,000 for 72 month term			
Used Vehicles 2016 or Newer with over 20,000 Miles			
Up to NADA Retail Value			
48 months		4.24%	
60 months		4.24%	
66 months		4.34%	
Used Vehicles 2015 Model Year			
48 months		4.24%	
60 months		4.24%	
66 months		4.59%	
Used Vehicles 2014 Model Year			
48 months		4.24%	
60 months		4.24%	
Used Vehicles 2013 Model Year			
48 months		4.69%	
60 months		4.89%	
Used Vehicles 2012 Model Year			
36 months		4.69%	
48 months		4.69%	
Used Vehicles 2011 Model Year			
36 months		4.69%	
48 months		4.74%	
Used Vehicles 2010 Model Year			
36 months		4.69%	
48 months		4.94%	
Used Vehicles 2009 and older			
36 months		7.69%	
48 months		7.94%	
Consumer Goods		APR* as low as	
Includes fold-down campers, garden tractors, off-road motorcycles, mopeds, scooters, ATV's, computers, household goods, appliances, and snowmobiles			
New Consumer Goods		20% down	0% down
		6.25%	7.25%
		7.25%	8.25%
Used Consumer Goods		Wholesale	Retail
		7.25%	8.75%
		8.25%	9.75%

Personal Loans		APR* as low as	
12 months		6.00%	
24 months		7.25%	
36 months		8.50%	
48 months		10.00%	
60 months		10.50%	
Overdraft Protection Line of Credit		11.99%	

Credit Cards

APR* as low as

- ✓ No Annual Fee
- ✓ 25 Day Grace Period for Purchases
- ✓ No Balance Transfer or Cash Advance Fees

Master Card Classic * 7.50%**

MasterCard Platinum * 9.90%

MasterCard Gold 11.90%

* For Qualifying Members

** This Annual Percentage Rate is a variable rate and is subject to change without notice. Rate = Prime Rate + 2%

Real Estate Loans

APR* as low as

Home Improvement Loans

Check with Loan Officers for Exciting New Options!!

Home Equity Line of Credit

Open End HELOC 5.00%**

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Rate = Prime rate minus 0.5%

Home Equity Loans -- Closed End

(Up to 15 year amortization) APR* as low as:

5 year (60 month) 4.60%

10 year (120 month) 4.59%

5.5 year balloon (66/180) 5.00%

7 year balloon (84/180) 5.15%

10 year balloon (120/180) 5.30%

First Mortgage Fixed Rate (Purchase or Refinance)

Rates change daily -- Call for current rates

Other Lending Services

Be sure to ask your loan officer about our inexpensive and convenient payment protection and insurance products

- ✓ Debt Protection
- ✓ GAP (Guaranteed Asset Protection)
- ✓ Mechanical Breakdown Insurance
- ✓ Homeowner's Insurance
- ✓ Affordable Auto Insurance



Current Prime Rate 5.50%

Lending Offices

Phone #

Downtown C.F. (Main Office)	319-266-7531
C.F. Industrial Park Branch	319-277-3690
Waverly (CUNA Mutual)	319-483-2241

Online www.cfccu.org

Rates Subject to Change without Notice