

LOAN RATES



CEDAR FALLS
COMMUNITY CREDIT UNION
GROW WITH US


Effective as of

February 11, 2019

*Annual Percentage Rate (APR) based on Credit Score ❖ Rates Subject to Change without Notice

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
36 months	6.25%	7.25%
48 months	7.25%	8.25%
Used Consumer Goods		
	Wholesale	Retail
24 months	7.75%	8.75%
36 months	8.75%	9.75%

Credit Cards	APR* as low as
✓ No Annual Fee ✓ 25 Day Grace Period for Purchases ✓ No Balance Transfer or Cash Advance Fees	
MasterCard 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%**
** This Annual Percentage Rate is a variable rate and is subject to change without notice. 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	
 EQUAL HOUSING LENDER	✓ Debt Protection
	✓ GAP (Guaranteed Asset Protection)
	✓ Mechanical Breakdown Insurance
	✓ Homeowner's Insurance
	✓ Affordable Auto Insurance
Current Prime Rate	5.50%

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%

Lending Offices	Phone No.
Downtown C.F. (Main Office)	319-266-7531
C.F. Industrial Park Branch	319-277-3690
Waverly (CUNA Mutual) Office	319-483-2241

Online www.cfccu.org