

LOAN RATES

Effective as of:
April 2, 2020



*Annual Percentage Rate (APR) based on Credit Score

Vehicle Loans	APR* as low as	
New Vehicles 2018 & Newer with under 20,000 Miles		
Up to Sticker Price or NADA Retail Value		
48 months	2.94%	
60 months	2.94%	
66 months	2.94%	
72 months**	3.19%	
**Loan amount must exceed \$15,000 for 72 month term		
Used Vehicles 2017 or Newer with over 20,000 Miles		
Up to NADA Retail Value		
48 months	2.99%	
60 months	2.99%	
66 months	2.99%	
Used Vehicles 2016 Model Year		
48 months	2.99%	
60 months	2.99%	
66 months	3.44%	
Used Vehicles 2015 Model Year		
48 months	2.99%	
60 months	2.99%	
Used Vehicles 2014 Model Year		
48 months	3.74%	
60 months	3.74%	
Used Vehicles 2013 Model Year		
36 months	3.59%	
48 months	3.74%	
Used Vehicles 2012 Model Year		
36 months	3.89%	
48 months	3.89%	
Used Vehicles 2011 Model Year		
36 months	3.89%	
48 months	3.89%	
Used Vehicles 2010 and older		
36 months	6.79%	
48 months	7.04%	
Consumer Goods		
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%


Personal Loans	APR* as low as
12 months	7.25%
24 months	8.25%
36 months	9.25%
48 Months	9.75%
60 months	10.25%
Overdraft Protection Line of Credit	11.99%

**Rates Subject to Change without Notice

Credit Cards	APR* as low as
✓ No Annual Fee ✓ 25 Day Grace Period for Purchases ✓ No Balance Transfer or Cash Advance Fees	
MasterCard Classic *	5.25%**
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	3.50%**
** This Annual Percentage Rate is a variable rate and is subject to change without notice.	
Rate = Prime rate minus 0.5% (Floor rate of 3.50%)	
Home Equity Loans -- Closed End	
(Up to 15 year amortization)	APR* as low as:
5 year (60 month)	3.45%
10 year (120 month)	3.99%
5.5 year balloon (66/180)	4.00%
7 year balloon (84/180)	4.25%
10 year balloon (120/180)	4.45%

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	
	
<ul style="list-style-type: none"> ✓ Debt Protection ✓ GAP (Guaranteed Asset Protection) ✓ Mechanical Breakdown Insurance ✓ Homeowner's Insurance ✓ Affordable Auto Insurance 	
Current Prime Rate	3.25%

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