

LOAN RATES

Effective as of:

May 6, 2020



Vehicle Loans	APR ¹ 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 ²	3.19%
² 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%
EXAMPLE: A \$20,000 loan for a term of 60 months with a 2.94% APR ¹ , the monthly payment will be \$359.	
¹ Annual Percentage Rate (APR) based on Credit Score	
Rates Subject to Change Without Notice	

Consumer Goods	APR ¹ 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	6.00%	7.00%
48 months	7.00%	8.00%
Used Consumer Goods		
	Wholesale	Retail
24 months	7.50%	8.50%
36 months	8.50%	9.50%
EXAMPLE: A \$20,000 loan with 20% down (\$16,000 financed) for a term of 36 months with a 6.00% APR ¹ , the monthly payment will be \$487.		
EXAMPLE: A \$20,000 loan with no money down for a term of 36 months with a 7.00% APR ¹ , the monthly payment will be \$618.		
Personal Loans	APR ¹ as low as	
12 months	7.25%	
24 months	8.25%	
36 months	9.25%	
48 Months	9.75%	
60 months	10.25%	
EXAMPLE: A \$3,000 loan for a term of 12 months with a 7.25% APR ¹ , the monthly payment will be \$260.		
Overdraft Protection Line of Credit		
Line of Credit	11.99% APR ¹	
Minimum Monthly Payment = \$15.00		
Credit Cards	APR ¹ as low as	
✓ No Annual Fee ✓ 25 Day Grace Period for Purchases ✓ No Balance Transfer or Cash Advance Fees		
MasterCard Classic ^{3,5}	5.25% ⁴	
MasterCard Platinum ^{3,5}	9.9% APR ¹	
MasterCard Gold ⁵	11.9% APR ¹	
³ For Qualifying Members	⁵ Foreign Transaction Fee = 1% of each foreign transaction in U.S. Dollars	
⁴ This Annual Percentage Rate is a variable rate and is subject to change without notice. Rate = Prime Rate + 2%		

All Loans Subject to Approval

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Real Estate Loans		APR ¹ as low as
Home Improvement Loans		
Check with Loan Officers for Exciting New Options		
Home Equity Line of Credit⁷		
Open End HELOC		3.50%⁴
*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%)		
Closing Costs can range from \$183-\$583		
Maximum APR ¹ = 21%		Minimum Monthly Payment = \$100.00
Home Equity Loans -- Closed End⁷		
(Up to 15 year amortization)		APR ¹ as low as:
5 year (60 month)		3.45%
10 year (120 month)⁶		3.99%
5.5 year balloon (66/180)		4.00%
7 year balloon (84/180)		4.25%
10 year balloon (120/180)		4.45%
°CFCCU must be 1st mortgagee for 120 month option		
EXAMPLE: A \$20,000 loan for a term of 60 months with a 3.45% APR ¹ , the monthly payment will be \$364.		
EXAMPLE: A \$100,000 balloon loan for a term of 84 months with a 4.25% APR ¹ , there will be 83 monthly payments of \$753 and one final payment of \$61,879.		
⁷ Payments do not include taxes and insurance premiums. The actual payment obligation may be greater.		
¹ Annual Percentage Rate (APR) based on Credit Score		
Rates Subject to Change Without Notice		

All Loans Subject to Approval

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 ✓ VPP (Vehicle Protection Plan)
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