

LOAN RATES

Effective as of:
January 7, 2021



Vehicle Loans	APR ¹ as low as
New Vehicles 2019 & 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 2018 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 2017 Model Year	
48 months	3.19%
60 months	3.19%
66 months	3.19%
Used Vehicles 2016 Model Year	
48 months	3.19%
60 months	3.19%
Used Vehicles 2015 Model Year	
48 months	3.49%
60 months	3.49%
Used Vehicles 2014 Model Year	
36 months	3.59%
48 months	3.74%
Used Vehicles 2013 Model Year	
36 months	3.89%
48 months	3.89%
Used Vehicles 2012 Model Year	
36 months	3.89%
48 months	3.89%
Used Vehicles 2011 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, mopeds, scooters, computers, household goods, and appliances		
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.		
Recreational Loans	APR ¹ as low as	
Includes: off road motorcycles, UTV's, ATV's, jet skis w/ trailers, and snowmobiles		
New 2018 & Newer Model Year		
72 months ⁸	5.40%	
⁸ Loan amount must exceed \$10,000 for 72 month term		
2016 - 2017 Model Year		
60 months	6.00%	
2014 - 2015 Model Year		
48 months	6.50%	
2013 & Older Model Year		
36 months	7.75%	
EXAMPLE: A \$10,000 loan for a term of 60 months with a 6.00% APR ¹ , the monthly payment will be \$194.		
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.		


All Loans Subject to Approval

LOAN RATES



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	
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	3.24%	
5.5 year balloon (66/180)	4.00%	
7 year balloon (84/180)	4.25%	
10 year balloon (120/180)	4.45%	
⁶ 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		
First Mortgage Fixed Rate (Purchase or Refinance)		
Rates change daily -- Call or visit our website for current rates		

Overdraft Protection Line of Credit	
Line of Credit	11.99% APR¹
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% APR¹
MasterCard Gold⁵	11.9% APR¹
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%	

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

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