



Consumer Loan Products & Rates

Effective October 1 2020

Vehicle Loans	APR	Term
New Auto (2017 and newer)	2.49% - 13.49%	up to 84 months
Used Auto (2016 and older)	3.49% - 13.49%	up to 72 months
New Boat (2017 and newer)	4.49% - 14.99%	up to 240 months
Used Boat (2016 and older)	5.49% - 15.49%	up to 120 months
New RVs (2017 and newer)	4.49% - 14.99%	up to 240 months
Used RVs (2016 and older)	5.49% - 15.49%	up to 180 months
New Motorcycle (2017 and newer)	5.24% - 15.24%	up to 72 months
Used Motorcycle (2016 and older)	6.74% - 16.74%	up to 60 months

Credit Cards	APR
MasterCard Cash Rewards	12.90%
MasterCard Platinum	13.90% - 16.90%
Small Business MasterCard Platinum	13.90%



[For important information, see SFCU MasterCard rates, fees and disclosures](#)

Personal Loans	APR
Line of Credit	11.50%
Lifestyle / Signature / Partially Secured	9.99% - 18.00%
Share Secured	3.10%

Home Equity Loan	APR
Home Equity Line of Credit	3.99% (for the first 12 months)*

[For important information, see SFCU HELOC application and disclosures](#)

*After the first 12 months your APR will be variable based on WSJ Prime + 1% with quarterly adjustments. First lien HELOCs maximum \$250,000. Second lien HELOCs maximum \$100,000.

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APR = Annual Percentate Rate.
Rates and Terms in effect as of October 1, 2020 and are subject to change without notice.