



Consumer Loan Products & Rates

Effective April 8, 2021

Vehicle Loans - Promotion*	APR	Term
Newer Auto (2015 and newer)	1.49% - 12.99%	up to 84 months
Used Auto (2014 and older)	3.49% - 13.49%	up to 72 months
Newer Boat (2015 and newer)	3.99% - 14.24%	up to 240 months
Used Boat (2014 and older)	4.99% - 14.99%	up to 120 months
Newer RVs (2015 and newer)	3.99% - 14.24%	up to 240 months
Used RVs (2014 and older)	4.99% - 14.99%	up to 180 months
Newer Motorcycle (2015 and newer)	4.99% - 14.99%	up to 72 months
Used Motorcycle (2014 and older)	5.99% - 15.99%	up to 60 months

*Effective April 8, 2021. Subject to credit approval. 1.49% APR is for 36 month term and model year 2015 or newer, with less than 100k miles. Your final rate will be determined by your credit qualifications, collateral and term. Rates do not apply to refinances of current SFCU loans. Other rates and terms available. Rates, terms and fees and subject to change.

Vehicle Loans	APR	Term
Newer 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
Newer 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
Newer 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
Newer 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
1st Time Buyer - Auto Only (2011 or newer)	7.99%	up to 72 months \$20,000 maximum loan

[For important information, see SFCU Loan Terms & Conditions](#)

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 \$500,000. Second lien HELOCs maximum \$100,000 unless first mortgage is currently with Sno Falls Credit Union, then higher limits may apply.

P.O. Box 2510 | North Bend, WA | 98045
www.snofalls.com

425.888.4004 Phone
425.888.4240 Fax

APR = Annual Percentate Rate.

Rates and Terms in effect as of April 8, 2021 and are subject to change without notice.