



## Consumer Loan Products & Rates

Effective May 9, 2022

| Vehicle Loans                                     | APR                   | Term                                  |
|---|-----------------------|---------------------------------------|
| <b>Newer Auto</b> (2016 and newer)                | <b>3.24% - 14.49%</b> | up to 84 months                       |
| <b>Used Auto</b> (2015 and older)                 | <b>4.74% - 14.74%</b> | up to 72 months                       |
| <b>Newer Boat</b> (2016 and newer)                | <b>4.99% - 15.49%</b> | up to 240 months                      |
| <b>Used Boat</b> (2015 and older)                 | <b>6.24% - 16.24%</b> | up to 120 months                      |
| <b>Newer RVs</b> (2016 and newer)                 | <b>4.99% - 15.49%</b> | up to 240 months                      |
| <b>Used RVs</b> (2015 and older)                  | <b>6.24% - 16.24%</b> | up to 180 months                      |
| <b>Newer Motorcycle</b> (2016 and newer)          | <b>5.49% - 15.49%</b> | up to 72 months                       |
| <b>Used Motorcycle</b> (2015 and older)           | <b>6.99% - 16.99%</b> | up to 60 months                       |
| <b>1st Time Buyer - Auto Only</b> (2012 or newer) | <b>8.49%</b>          | up to 72 months \$20,000 maximum loan |

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

Subject to credit approval. 3.24% APR is for 60 month term and model year 2016 or newer, with less than 100k miles. Your final rate will be determined by your credit qualifications, collateral and term. Other rates and terms available. Rates, terms and fees and subject to change.

| Sport Vehicle Loans*                  | APR                   | Term            |
|---------------------------------------|-----------------------|-----------------|
| <b>Newer Vehicle</b> (2016 and newer) | <b>5.49% - 15.49%</b> | up to 72 months |
| <b>Used Vehicle</b> (2015 and older)  | <b>6.99% - 16.99%</b> | up to 60 months |

\*Personal watercrafts, ATV's, UTV's, Snowmobiles, Utility Trailers, Horse Trailers, etc.

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Subject to credit approval. Your final rate will be determined by your credit qualifications, collateral and term. Other rates and terms available. Rates, terms and fees and subject to change.

| Credit Cards                              | APR                    |
|---|------------------------|
| <b>MasterCard Platinum Cash Rewards</b>   | <b>12.90%</b>          |
| <b>MasterCard Platinum</b>                | <b>13.90% - 16.90%</b> |
| <b>Small Business MasterCard Platinum</b> | <b>13.90%</b>          |

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

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

| Home Equity Loan                  | APR                                     |
|-----------------------------------|---|
| <b>Home Equity Line of Credit</b> | <b>3.99%</b> (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 \$250,000 unless first mortgage is currently with Sno Falls Credit Union, then higher limits may apply.

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APR = Annual Percentate Rate.

Rates and Terms in effect as of May 9, 2022 and are subject to change without notice.