



Consumer Loan Products & Rates

Effective December 15, 2021

Vehicle Loans	APR	Term
Newer Auto (2016 and newer)	1.99% - 13.49%	up to 84 months
Used Auto (2015 and older)	3.74% - 13.74%	up to 72 months
Newer Boat (2016 and newer)	4.24% - 14.49%	up to 240 months
Used Boat (2015 and older)	5.24% - 15.24%	up to 120 months
Newer RVs (2016 and newer)	4.24% - 14.49%	up to 240 months
Used RVs (2015 and older)	5.24% - 15.24%	up to 180 months
Newer Motorcycle (2016 and newer)	4.99% - 14.99%	up to 72 months
Used Motorcycle (2015 and older)	5.99% - 15.99%	up to 60 months
1st Time Buyer - Auto Only (2012 or newer)	8.24%	up to 72 months \$20,000 maximum loan

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

Subject to credit approval. 1.99% APR is for 36 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
Newer Vehical (2016 and newer)	4.99% - 14.99%	up to 72 months
Used Vehicle (2015 and older)	5.99% - 15.99%	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
MasterCard Platinum 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	2.99% (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.

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APR = Annual Percentate Rate.

Rates and Terms in effect as of November 1, 2021 and are subject to change without notice.