**Effective date: January 01, 2021**

**All rates subject to change without notice.**

**New Autos**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 72 months  | 3.49 | 3.49  | 3.99  | 7.99 | 9.49 | 13.49  |
| 60 months  | 2.99 | 2.99  | 3.49 | 7.49 | 8.99  | 12.99  |
| 48 months  | 2.49 | 2.49  | 2.99 | 6.99  | 8.49 | 12.49 |
| 36 months | 1.99 | 1.99 | 2.49 | 6.49 | 7.99 | 11.99 |

**Used Autos 2020**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 60 months  | 2.99 | 2.99  | 3.49 | 7.49 | 8.99  | 12.99  |
| 48 months  | 2.49 | 2.49  | 2.99 | 6.99  | 8.49 | 12.49 |
| 36 months | 1.99 | 1.99 | 2.49 | 6.49 | 7.99 | 11.99 |

**Used Autos 2019-2018**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 60 months 48 months | 2.99 2.49 | 2.992.49 | 3.49 2.99  | 7.49 6.99 | 8.99  8.49 | 12.99 12.49 |

 **Used Autos 2017**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 48 months 36 months | 3.49 3.49 | 3.49   3.49 | 4.49  3.99 | 7.99 7.99 | 9.49   9.49 | 13.49 13.49 |

**Older Used Cars**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 36 months  | 3.99 | 3.99  | 4.49 | 8.49  | 9.99  | 13.99  |

**New Boat/RV $10,000 or less financed**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 60 months  | 7.25 | 7.75  | 8.25  | 10.25 | 11.75  | 15.75  |

**Used Boat/RV $10,000 or less financed**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 60 months  | 8.25 | 8.75  | 9.25  | 11.25 | 12.75  | 16.75  |

**New Boat/RV more than $10,000 financed**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 120 months  | 8.25 | 8.75  | 9.25  | 11.25 | 12.75  | 16.75  |

**Used Boat/RV more than $10,000 financed**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 120 months  | 9.25 | 9.75  | 10.25  | 12.25 | 13.75  | 17.50  |

**New Motorcycles over $5,000 financed**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 60 months  | 6.75 | 7.25  | 7.75  | 9.75 | 11.25  | 15.25  |

**Used Motorcycles over $5,000 financed**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 60 months  | 7.25 | 7.75  | 8.25  | 10.25 | 11.75  | 15.75 |

**New Motorcycles under $5,000 financed**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 48 months  | 7.25 | 7.75  | 8.25  | 10.25  | 11.75  | 15.75  |

**Used Motorcycles under $5,000 financed**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 48 months  | 7.75 | 8.25  | 8.75  | 10.75 | 12.25  | 16.25  |

**New Mobile Homes**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 120 months  | 9.75 | 10.25  | 10.75  | 12.75  | 13.25  | 17.50  |

**Used Mobile Homes**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 120 months  | 10.25 | 10.75  | 11.25  | 13.25  | 14.75  | 17.50  |

**Miscellaneous Secured includes jet ski's, furniture, computers, appliances**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  **Credit Rating** | A+ | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 36 months  | 9.00 | 9.50  | 10.00  | 12.00  | 13.50  | 17.50  |

**Farm Equipment**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 60 months  | 11.00 | 11.50  | 12.00  | 14.00 | 15.50  | 17.50  |

**Personal Loans**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Credit Rating** | **A+** | **A**APR\* | **B**APR\* | **C**APR\* | **D**APR\* | **E**APR\* |
| 48 months  | 10.00 | 11.00  | 14.00  | 18.00  | 18.00  | 18.00 |
| Rates are subject to change |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Loans**  | **Rate**  | **APR\*** | **Term** |   |
| [MasterCard Credit Card](https://www.valleyonecfcu.com/ASP/Products/product_3_1.asp) | 12.840  | 12.840  | n/a | [Calculator](https://www.valleyonecfcu.com/asp/products/loancalc.asp) |
| [Home Equity Fixed Rate](https://www.valleyonecfcu.com/ASP/Products/product_1_2.asp) | 3.99 | 3.99 | 120 | [Calculator](https://www.valleyonecfcu.com/asp/products/loancalc.asp) |