**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 | 2.99  2.49 | 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) |