

# LOAN AND CREDIT CARD RATES

| <b>Car &amp; Truck (New &amp; Used)</b>                                                                       | <b>Rate Type</b> | <b>Annual Percentage Rate (APR)</b> |
|---------------------------------------------------------------------------------------------------------------|------------------|-------------------------------------|
| Up to 72 Months                                                                                               | Fixed            | 10.20%                              |
| 84 Months                                                                                                     | Fixed            | 11.20%                              |
| <b>Motorcycle &amp; ATV Loans (New &amp; Used)</b>                                                            |                  |                                     |
| Up to 72 Months                                                                                               | Fixed            | 10.95%                              |
| 84 Months                                                                                                     | Fixed            | 11.95%                              |
| <b>Recreational Vehicles, Special Collateral Loans (New &amp; Used)</b>                                       |                  |                                     |
| Motorhome, Camper, Travel Trailer, 5th Wheel, Boat/Boat Trailer, etc.                                         | Fixed            | 12.45%                              |
| <b>Unsecured Loans</b>                                                                                        |                  |                                     |
| Summer/Holiday Loans                                                                                          | Fixed            | 12.50%                              |
| Line of Credit                                                                                                | Adjustable       | 16.45%                              |
| Signature Loan                                                                                                | Fixed            | 16.45%                              |
| <b>Visa® Credit Card</b>                                                                                      |                  |                                     |
| Platinum                                                                                                      | Adjustable       | 9.50% - 12.50%                      |
| <b>Savings Pledge Loan</b>                                                                                    |                  |                                     |
| Main Share Savings Pledge                                                                                     | Adjustable       | 2.55%                               |
| Certificate Account (Term Share) Pledge                                                                       | Fixed            | Call for current rates              |
| <b>Credit Builder Loans</b>                                                                                   |                  |                                     |
| Credit Builder Vehicle                                                                                        | Fixed            | 14.00%                              |
| Credit Builder Signature                                                                                      | Fixed            | 18.00%                              |
| Credit Builder Line of Credit                                                                                 | Adjustable       | 18.00%                              |
| <b>Student Loans</b>                                                                                          |                  |                                     |
| Offered through <a href="https://SallieMae.com/SmartOption/HughesFCU">SallieMae.com/SmartOption/HughesFCU</a> |                  |                                     |

APR = Annual Percentage Rate. The maximum APR, for any type of loan, shall not exceed the limit set by applicable law(s). The loan rate will be the rate in effect when the loan is completed. Rates and terms are subject to change at any time. Please contact a Credit Union employee for further information.

Effective: 12/01/2025