LOAN AND CREDIT CARD RATES

Car & Truck (New & Used)	Rate Type	Annual Percentage Rate (APR)
Up to 72 Months	Adjustable	8.70%
Up to 72 Months	Fixed	9.45%
84 Months	Adjustable	9.70%
84 Months	Fixed	10.45%
Motorcycle & ATV Loans (New & Used)		
Up to 72 Months	Adjustable	9.45%
Up to 72 Months	Fixed	10.20%
84 Months	Adjustable	10.45%
84 Months	Fixed	11.20%
Recreational Vehicles, Special Collateral Loans (New & Used)		
Motorhome, Camper, Travel Trailer, 5th Wheel, Boat/Boat Trailer, Aircraft, etc.	Adjustable	10.95%
Motorhome, Camper, Travel Trailer, 5th Wheel, Boat/Boat Trailer, Aircraft, etc.	Fixed	11.70%
Unsecured Loans		
Summer/Holiday Loans	Fixed	12.00%
Line of Credit	Adjustable	15.95%
Signature Loan	Fixed	15.95%
Visa® Credit Card		
Platinum	Adjustable	9.50% - 12.50%
Savings Pledge Loan		
Main Share Savings Pledge	Adjustable	2.55%
High Yield Money Market Savings Pledge	Adjustable	4.75%
Premium Money Market Savings Pledge	Adjustable	5.00%
Ultimate Money Market Savings Pledge	Adjustable	5.25%
Certificate Account (Term Share) Pledge	Fixed	Call for current rates
Credit Builder Loans		
Credit Builder Vehicle	Fixed	13.25%
Credit Builder Signature	Fixed	17.50%
Credit Builder Line of Credit	Adjustable	17.50%
Student Loans		
Offered through SallieMae.com/SmartOption/HughesFCU		

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: 04/01/2024