LOAN AND CREDIT CARD RATES

Vehicles (New & Used)	Rate Type	Annual Percentage Rate (APR)
Car & Truck	Fixed	As low as 5.95%
Motorcycles & ATV	Fixed	As low as 7.49%
Motorhome, Camper, Travel Trailer, & 5th Wheel	Fixed	As low as 6.99%
Boat/Boat Trailer	Fixed	As low as 6.99%
Special Collateral	Fixed	As low as 6.99%
First Time Buyer Auto & Truck	Fixed	13.95%
First-Time Buyer Motorcycle	Fixed	15.49%
Unsecured Loans		
Summer/Holiday Loans	Fixed	As low as 9.75%
Signature Loan	Fixed	As low as 11.75%
Line of Credit	Adjustable	As low as 12.75%
Visa® Credit Card		
Platinum	Adjustable	As low as 9.50%
Savings Pledge Loan		
Main Share Savings Pledge	Adjustable	2.55%
Certificate Account (Term Share) Pledge	Fixed	Call for current rates
Credit Builder Loans		
Credit Builder Vehicle	Fixed	13.95%
Credit Builder Signature	Fixed	18.00%
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. Advertised "as low as" annual percentage rates assume excellent borrower credit history. Your rate and/or term may vary depending on credit qualifications, amount financed, and other factors. The lowest rate shown is for well-qualified borrowers. All loans are subject to final credit approval. Rates and terms are subject to change at any time. Please contact a Credit Union employee for further information.

Line of Credit (LOC) Rates: The APR shown above is the lowest adjustable APR currently offered. The interest rate and corresponding APR for each Line of Credit are determined using the Index plus a margin based on the borrower's approved risk tier. The Index is the quarterly average of the Prime Rate published in The Wall Street Journal on the first business day of each month within the calendar quarters beginning in January, April, July, and October. The Index is adjusted upward to the nearest 0.25% before the applicable margin is added. Available margins are 6.00%, 7.00%, 9.00%, or 11.00%, depending on creditworthiness. The APR will not be less than 10.00% and will not exceed 18.00% or the maximum rate permitted by applicable law, whichever is lower. The APR may change quarterly. The applicable risk tier, margin, and APR will be disclosed at account opening. All loans are subject to credit approval.

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