

LOAN AND CREDIT CARD RATES

Car & Truck (New & Used)	Rate Type	Annual Percentage Rate (APR)
Up to 72 Months	Fixed	9.95%
84 Months	Fixed	10.95%
Motorcycle & ATV Loans (New & Used)		
Up to 72 Months	Fixed	10.70%
84 Months	Fixed	11.70%
Recreational Vehicles, Special Collateral Loans (New & Used)		
Motorhome, Camper, Travel Trailer, 5th Wheel, Boat/Boat Trailer, etc.	Fixed	12.20%
Unsecured Loans		
Summer/Holiday Loans	Fixed	12.50%
Line of Credit	Adjustable	17.25%
Signature Loan	Fixed	16.45%
Visa® Credit Card		
Platinum	Adjustable	9.50% - 12.50%
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	13.75%
Credit Builder Signature	Fixed	18.00%
Credit Builder Line of Credit	Adjustable	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. 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 index is based on the quarterly average of Wall Street Journal Prime Rate as stated on the first (1st) workday of each month within the calendar quarters beginning with January, April, July, October ("the Index") plus a margin of 10% and adjusted upward to the nearest 0.25% for regular lines of credit. The Credit Builder Line of Credit shall be determined by using the Index plus a margin of 12% and adjusted upward to the nearest 0.25%. It shall not exceed the maximum interest rate "cap" or 18%, whichever is less, and shall not decline below the minimum interest rate of 10%.

Effective: 01/01/2026