

# LOAN AND CREDIT CARD RATES

| Auto Loans                                                              | Rate Type  | Annual Percentage Rate (APR) |
|-------------------------------------------------------------------------|------------|------------------------------|
| Car & Truck (New & Used)                                                | Fixed      | 5.95% to 13.95%              |
| <b>Motorcycle &amp; ATV Loans (New &amp; Used)</b>                      |            |                              |
| Up to 72 Months                                                         | Fixed      | 9.70%                        |
| 84 Months                                                               | Fixed      | 10.70%                       |
| <b>Recreational Vehicles, Special Collateral Loans (New &amp; Used)</b> |            |                              |
| Motorhome, Camper, Travel Trailer, 5th Wheel, Boat/Boat Trailer, etc.   | Fixed      | 11.20%                       |
| <b>Unsecured Loans</b>                                                  |            |                              |
| Summer/Holiday Loans                                                    | Fixed      | 11.50%                       |
| Line of Credit                                                          | Adjustable | 16.75%                       |
| Signature Loan                                                          | Fixed      | 15.45%                       |
| <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      | 13.95%                       |
| Credit Builder Signature                                                | Fixed      | 17.00%                       |
| Credit Builder Line of Credit                                           | Adjustable | 18.00%                       |
| <b>Student Loans</b>                                                    |            |                              |
| 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 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: 09/01/2026