

LOAN AND CREDIT CARD RATES

Car & Truck (New & Used)	Rate Type	Annual Percentage Rate (APR)
Up to 72 Months	Fixed	10.20%
84 Months	Fixed	11.20%
Motorcycle & ATV Loans (New & Used)		
Up to 72 Months	Fixed	10.95%
84 Months	Fixed	11.95%
Recreational Vehicles, Special Collateral Loans (New & Used)		
Motorhome, Camper, Travel Trailer, 5th Wheel, Boat/Boat Trailer, etc.	Fixed	12.45%
Unsecured Loans		
Summer/Holiday Loans	Fixed	12.50%
Line of Credit	Adjustable	16.45%
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	14.00%
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.

Effective: 12/01/2025