

LOAN AND CREDIT CARD RATES

	Rate Type	Annual Percentage Rate (APR)
Car & Truck (New & Used)		
Up to 72 Months	Adjustable	4.75%
Up to 72 Months	Fixed	5.50%
84 Months	Adjustable	5.75%
84 Months	Fixed	6.50%
Motorcycle & ATV Loans (New & Used)		
Up to 72 Months	Adjustable	5.50%
Up to 72 Months	Fixed	6.25%
84 Months	Adjustable	6.50%
84 Months	Fixed	7.25%
Recreational Vehicles, Special Collateral Loans (New & Used)		
Motorhome, Camper, Travel Trailer, 5th Wheel, Boat/Boat Trailer, Aircraft, etc.	Adjustable	7.00%
Motorhome, Camper, Travel Trailer, 5th Wheel, Boat/Boat Trailer, Aircraft, etc.	Fixed	7.75%
Unsecured Loans		
Summer/Holiday Loans	Fixed	9.50%
Line of Credit	Adjustable	13.45%
Signature Loan	Fixed	13.45%
Visa® Credit Card		
Platinum	Adjustable	9.50%
Gold	Adjustable	11.95%
Classic	Adjustable	12.50%
Savings Pledge Loan		
Main Share Savings Pledge	Adjustable	2.75%
High Yield Money Market Savings Pledge	Adjustable	2.75%
Premium Money Market Savings Pledge	Adjustable	3.00%
Ultimate Money Market Savings Pledge	Adjustable	3.25%
Certificate Account (Term Share) Pledge	Fixed	Call for current rates
Credit Builder Loans		
Credit Builder Vehicle	Fixed	10.75%
Credit Builder Signature	Fixed	14.00%
Credit Builder Line of Credit	Adjustable	16.99%
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: 01/01/2020