

LOAN RATES AS OF JULY 1, 2026

NEW AUTOS

MODEL YEAR	RATE/APR*	MAXIMUM TERM	LOAN-TO-VALUE
NEW	2.99%	72 MONTHS	UP TO 70%
NEW	3.99%	72 MONTHS	UP TO 80%
NEW	4.99%	72 MONTHS	UP TO 90%
NEW	4.99%	72 MONTHS	UP TO 100% IF ≥25 MPG

USED AUTOS

MODEL YEAR	RATE/APR*	MAXIMUM TERM	LOAN-TO-VALUE
2022 & NEWER REFINANCE FROM OTHER LENDER	5.99%	REMAINING TERM OF LOAN MAX 72 MONTHS	REMAINING BALANCE UP TO 100%
2022 & NEWER	5.99%	72 MONTHS	UP TO 90%
2022 & NEWER	6.99%	72 MONTHS	91% TO 100%
2019 TO 2021	6.99%	48 MONTHS	UP TO 90%
2019 TO 2021	7.99%	48 MONTHS	91% TO 100%
2017 TO 2018	9.99%	48 MONTHS	UP TO 90%
2017 TO 2018	10.99%	48 MONTHS	91% TO 100%

NEW MOTORCYCLES

MODEL YEAR	RATE/APR*	MAXIMUM TERM	LOAN-TO-VALUE
NEW	1.99%	24 MONTHS	UP TO 90%
NEW	3.99%	72 MONTHS	UP TO 90%

USED MOTORCYCLES

MODEL YEAR	RATE/APR*	MAXIMUM TERM	LOAN-TO-VALUE
REFINANCE FROM OTHER LENDER PURCHASED NEW FROM DEALER	4.99%	REMAINING TERM OF LOAN MAX 72 MONTHS	REMAINING BALANCE UP TO 100%
2022 & NEWER	5.99%	60 MONTHS	UP TO 80%
2019-2021	6.99%	48 MONTHS	UP TO 70%
2017-2018	8.99%	36 MONTHS	UP TO 70%

NEW BOATS

MODEL YEAR	RATE/APR*	MAXIMUM TERM	LOAN-TO-VALUE
NEW	4.99%	72 MONTHS	UP TO 90%

USED BOATS

MODEL YEAR	RATE/APR*	MAXIMUM TERM	LOAN-TO-VALUE
REFINANCE FROM OTHER LENDER PURCHASED NEW FROM DEALER	5.99%	REMAINING TERM OF LOAN MAX 72 MONTHS	REMAINING BALANCE UP TO 100%
2022 & NEWER	6.99%	60 MONTHS	UP TO 80%
2019-2021	7.99%	48 MONTHS	UP TO 70%
2017-2018	10.99%	36 MONTHS	UP TO 70%

NEW MOTORHOMES, PARK & TRAVEL TRAILERS, & CAMPERS

MODEL YEAR	RATE/APR*	MAXIMUM TERM	LOAN-TO-VALUE
NEW	3.99%	180 MONTHS	UP TO 90%

USED MOTORHOMES, PARK & TRAVEL TRAILERS, & CAMPERS

MODEL YEAR	RATE/APR*	MAXIMUM TERM	LOAN-TO-VALUE
REFINANCE FROM OTHER LENDER PURCHASED NEW FROM DEALER	4.99%	REMAINING TERM OF LOAN MAX 180 MONTHS	REMAINING BALANCE UP TO 100%
2022 & NEWER	5.99%	72 MONTHS	UP TO 80%
2019-2021	6.99%	60 MONTHS	UP TO 80%
2017-2018	7.99%	60 MONTHS	UP TO 70%
2015-2016	9.99%	36 MONTHS	UP TO 70%

NEW ATVS & UTVS

MODEL YEAR	RATE/APR*	MAXIMUM TERM	LOAN-TO-VALUE
NEW	3.99%	72 MONTHS	UP TO 90%

USED ATVS & UTVS

MODEL YEAR	RATE/APR*	MAXIMUM TERM	LOAN-TO-VALUE
REFINANCE FROM OTHER LENDER PURCHASED NEW FROM DEALER	4.99%	REMAINING TERM OF LOAN MAX 72 MONTHS	REMAINING BALANCE UP TO 100%
2022 & NEWER	5.99%	60 MONTHS	UP TO 80%
2019-2021	6.99%	48 MONTHS	UP TO 70%
2017-2018	9.99%	36 MONTHS	UP TO 70%

NEW SNOWMOBILES

MODEL YEAR	RATE/APR*	MAXIMUM TERM	LOAN-TO-VALUE
NEW	3.99%	48 MONTHS	UP TO 90%

USED SNOWMOBILES

MODEL YEAR	RATE/APR*	MAXIMUM TERM	LOAN-TO-VALUE
2017 & NEWER	9.99%	36 MONTHS	UP TO 80%

OTHER SECURED

COLLATERAL	RATE/APR*	MAXIMUM TERM	LOAN-TO-VALUE
MISC.	11.49%	48 MONTHS	Up to 75%
SOLAR PANELS	5.99%	180 MONTHS	UP TO 100%
SHARES**	3% ABOVE RATE OF COLLATERAL		UP TO 100%
CERTIFICATES**	3% ABOVE RATE OF COLLATERAL		UP TO 100%

MOBILE HOMES IN PARKS

MODEL YEAR	RATE/APR*	MAXIMUM TERM	LOAN-TO-VALUE
2024 & NEWER	5.99%	180 MONTHS	76% TO 95%
2024 & NEWER	4.99%	180 MONTHS	≤75%
2015 TO 2023	6.99%	180 MONTHS	51% TO 90%
2015 TO 2023	5.99%	180 MONTHS	≤50%
2007 TO 2014	7.99%	180 MONTHS	51% TO 85%
2007 TO 2014	6.99%	180 MONTHS	≤50%
1976 TO 2006	8.59%	180 MONTHS	51% TO 80%
1976 TO 2006	7.59%	180 MONTHS	≤50%

UNSECURED

PURPOSE	RATE/APR*	MAXIMUM TERM
FUEL	5.99%	12 MONTHS
FURNACE	8.99%	36 MONTHS
12/12/12	12.00%	12 MONTHS
PERSONAL INSTALLMENT	15.00%	48 MONTHS
PERSONAL LINE OF CREDIT	15.00%	REVOLVING
OVERDRAFT PROTECTION	15.00%	REVOLVING
HOME IMPROVEMENT	9.99%	48 MONTHS
VISA CREDIT CARD	10.90%	REVOLVING

*APR – ANNUAL PERCENTAGE RATE

**VARIABLE RATE AND CAN CHANGE AFTER CONSUMMATION

PLEASE NOTE: ALL INFORMATION PRESENTED ON THIS PAGE IS ACCURATE AND EFFECTIVE AS OF THE DATE SHOWN AT THE TOP. IF YOU HAVE ANY QUESTIONS OR REQUIRE PERSONALIZED INFORMATION ON YOUR ACCOUNT(S), PLEASE CALL THE CREDIT UNION AT 802-257-5131. THESE RATES ARE DETERMINED BY THE BOARD OF DIRECTORS AND MAY CHANGE AT ANY TIME. OTHER POLICY GUIDELINES APPLY.