

# LOAN RATES



For additional information on loans, payment estimation, and other services, please contact the loan department.

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cenlafcu.org

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government



Rates printed are accurate as of 1/01/2019 and are subject to change at any time. All loans are subject to credit approval.

## New & Used Autos

## New & Used Autos Motorcycles & ATVs

Year	Term	APR	Mo.Pmt. per \$1K
2012-2019	36 mo.	3.9-11.9%*	\$29.49 - \$33.27
2012-2019	48 mo.	3.9-11.9%*	\$22.41 - \$26.25
2014-2019	60 mo.	3.9-11.9%*	\$18.21 - \$22.12
2016-2019	72 mo.	3.9-11.9%*	\$15.44 - \$19.41
(2016-2019 72mo loans have a \$15,000 - \$50,000 limit)			
<b>NADA Loan Value Only</b>			
2007-2011	36 mo.	9.25-17.25%*	\$31.93 - \$35.80

## Recreational Vehicles

### Pop-Up Campers, Travel Trailers, Motor Homes, & Boat, Motor & Trailers

#### New or Used\*\*

2012-2019	60 mo.	5.75-13.75%*	\$19.23- \$23.15
2015-2019	96 mo.	6.75-14.75%*	\$13.52 - \$17.82
2019	120 mo.	7.75-15.75%*	\$12.01 - \$16.61

## Credit Cards\*\*\*

(No Annual Fee)

VISA® Platinum	9.9% – 12.6%*
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## Unsecured Loans

Signature	0-60 mo.	10-18%*	\$21.26 – \$25.41
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## Certificate Secured Loans

2% above the rate on the certificate being pledged.

## Share Secured Loan

Term	APR	Mo.Pmt per \$1K
0-24 mo.	2.00%*	\$42.55
25-48 mo.	3.00%*	\$22.14
49-72 mo.	4.00%*	\$15.65

## Bare Land

10 years	6.00%*	\$11.11
12 years	6.50%*	\$10.03

## Home Equity Line of Credit

0-240 mo.	6.00%*	\$7.17
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\*Your APR may vary depending on your credit worthiness.

\*\* ½% discount with 20% down.

\*\*\*Minimum monthly payment for all credit card types is 3% of the outstanding balance or \$10, whichever is greater. The APR\* for which you may qualify is based on your credit qualifications.