



Consumer Loan Products & Rates

Effective March 28, 2025
10:00 A.M.

Vehicle Loans	APR	Estimated Monthly Pay Examples
Newer Auto (2022 and newer)	5.49% - 16.24%	\$381.93 a month based on a 5 year, \$20,000 loan at 5.49% APR
Used Auto (2021 and older)	5.99% - 15.99%	\$386.56 a month based on a 5 year, \$20,000 loan at 5.99% APR
Newer Boat (2022 and newer)	7.49% - 18.49%	\$355.95 a month based on a 10 year, \$30,000 loan at 7.49% APR
Used Boat (2021 and older)	8.74% - 18.74%	\$375.82 a month based on a 10 year, \$30,000 loan at 8.74% APR
Newer RVs (2022 and newer)	7.49% - 18.49%	\$355.95 a month based on a 10 year, \$30,000 loan at 7.49% APR
Used RVs (2021 and older)	8.74% - 19.74%	\$375.82 a month based on a 10 year, \$30,000 loan at 8.74% APR
Newer Motorcycle (2022 and newer)	7.99% - 17.99%	\$405.43 a month based on a 5 year, \$20,000 loan at 7.99% APR
Used Motorcycle (2021 and older)	8.99% - 18.99%	\$415.07 a month based on a 5 year, \$20,000 loan at 8.99% APR
1st Time Buyer - Auto Only (2015 or newer)	8.74%	\$412.65 a month based on a 5 year, \$20,000 loan at 8.74% APR

[For important information, see SFCU Loan Terms & Conditions](#)

Subject to credit approval. 5.49% APR is for 60 month term and model year 2022 or newer, with less than 100k miles. Your final rate will be determined by your credit qualifications, collateral and term. Other rates and terms available. Rates, terms and fees and subject to change

Sport Vehicle Loans*	APR	Estimated Monthly Pay Examples
Newer Vehicle (2022 and newer)	7.99% - 17.99%	\$405.43 a month based on a 5 year, \$20,000 loan at 7.99% APR
Used Vehicle (2021 and older)	8.99% - 18.99%	\$415.07 a month based on a 5 year, \$20,000 loan at 8.99% APR

*Personal watercrafts, ATV's, UTV's, Snowmobiles, Utility Trailers, Horse Trailers, etc.

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Subject to credit approval. Your final rate will be determined by your credit qualifications, collateral and term. Other rates and terms available. Rates, terms and fees and subject to change.

Credit Cards	APR
MasterCard Platinum Cash Rewards	15.99%
MasterCard Platinum	14.99% - 16.99%
Small Business MasterCard Platinum	14.99%

[For important information, see SFCU MasterCard rates, fees and disclosures](#)

Personal Loans	APR	Estimated Monthly Pay Examples
Line of Credit	13.49% - 23.49%	
Lifestyle / Signature / Partially Secured	12.49% - 22.49%	\$449.86 a month based on a 5 year, \$20,000 loan at 12.49% APR
Share Secured	3.10%	\$180.14 a month based on a 5 year, \$10,000 loan at 3.1% APR

Home Equity Loan	APR
Home Equity Line of Credit	7.50% - 11.50%

[For important information, see SFCU HELOC application and disclosures](#)

First lien HELOCs maximum \$500,000. Second lien HELOCs maximum \$250,000 unless first mortgage is currently with Sno Falls Credit Union, then higher limits may apply.

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APR = Annual Percentage Rate.

Rates and Terms in effect as of March 28, 2025 at 10:00 A.M. PST and are subject to change without notice. LOC increase applicable to new loans only.