



## Consumer Loan Products & Rates

Effective December 15, 2022

Vehicle Loans	APR	Estimated Monthly Pay Examples
<b>Newer Auto</b> (2017 and newer)	<b>5.99% - 16.74%</b>	\$386.57 a month based on a 5 year, \$20,000 loan at 5.99% APR
<b>Used Auto</b> (2016 and older)	<b>6.99% - 16.99%</b>	\$395.93 a month based on a 5 year, \$20,000 loan at 6.99% APR
<b>Newer Boat</b> (2017 and newer)	<b>7.24% - 18%</b>	\$352.09 a month based on a 10 year, \$30,000 loan at 7.24% APR
<b>Used Boat</b> (2016 and older)	<b>8.49% - 18%</b>	\$371.84 a month based on a 10 year, \$30,000 loan at 8.49% APR
<b>Newer RVs</b> (2017 and newer)	<b>7.24% - 18%</b>	\$352.09 a month based on a 10 year, \$30,000 loan at 7.24% APR
<b>Used RVs</b> (2016 and older)	<b>8.49% - 18%</b>	\$371.84 a month based on a 10 year, \$30,000 loan at 8.49% APR
<b>Newer Motorcycle</b> (2017 and newer)	<b>7.74% - 17.74%</b>	\$403.04 a month based on a 5 year, \$20,000 loan at 7.74% APR
<b>Used Motorcycle</b> (2016 and older)	<b>9.24% - 18%</b>	\$417.50 a month based on a 5 year, \$20,000 loan at 9.24% APR
<b>1st Time Buyer - Auto Only</b> (2013 or newer)	<b>10.24%</b>	\$427.30 a month based on a 5 year, \$20,000 loan at 10.24% APR

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

Subject to credit approval. 5.99% APR is for 60 month term and model year 2017 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
<b>Newer Vehicle</b> (2017 and newer)	<b>7.74% - 17.74%</b>	\$403.04 a month based on a 5 year, \$20,000 loan at 7.74% APR
<b>Used Vehicle</b> (2016 and older)	<b>9.24% - 18%</b>	\$417.50 a month based on a 5 year, \$20,000 loan at 9.24% 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
<b>MasterCard Platinum Cash Rewards</b>	<b>12.90%</b>
<b>MasterCard Platinum</b>	<b>13.90% - 16.90%</b>
<b>Small Business MasterCard Platinum</b>	<b>13.90%</b>

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

Personal Loans	APR	Estimated Monthly Pay Examples
<b>Line of Credit</b>	<b>11.50%</b>	
<b>Lifestyle / Signature / Partially Secured</b>	<b>11.74% - 18.00%</b>	\$221.13 a month based on a 5 year, \$10,000 loan at 11.74% APR
<b>Share Secured</b>	<b>3.10%</b>	\$180.14 a month based on a 5 year, \$10,000 loan at 3.1% APR

Home Equity Loan	APR
<b>Home Equity Line of Credit</b>	<b>7.99%</b> (for the first 12 months)*

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

\*After the first 12 months your APR will be variable based on WSJ Prime + 1% with quarterly adjustments. 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 Percentate Rate.

Rates and Terms in effect as of December 15, 2022 and are subject to change without notice.