



Loan Rates as of | January 1, 2022

The dividend rates and annual percentage yields are accurate as of the last dividend declaration date set forth above. If you require current rate information, please contact us.

1st Mortgages

Credit Union 1 is pleased to provide our members with a full-service program. For information on the most current Mortgage Loan Rates, visit us online at creditunion1.org/rates. Nationwide Mortgage Licensing System Organization Number 384759.

Home Equity Line of Credit (HELOC)

Prime Rate as of 3.4.20 | 3.25%

Variable Rate – Owner Occupied Properties Only

| Program | Line of Credit Limit | | APR ¹ |
|---------------|------------------------|-------------------------|--------------------|
| Up to 80% LTV | \$10,000 - \$2,000,000 | As low as Prime + .50% | Currently at 3.75% |
| Up to 90% LTV | \$10,000 - \$1,000,000 | As low as Prime + 1.00% | Currently at 4.25% |

Home Equity Line of Credit (HELOC)

Prime Rate as of 3.4.20 | 3.25%

Variable Rate – Non-Owner Occupied Properties

| Program | Line of Credit Limit | | APR ¹ |
|---------------|----------------------|-------------------------|--------------------|
| Up to 70% LTV | \$10,000 - \$100,000 | As low as Prime + 2.50% | Currently at 5.75% |

Interest Only Payment Home Equity Line of Credit (HELOC)

Variable Rate – Owner Occupied Properties Only

| Program | Line of Credit Limit | | APR ¹ |
|---------------|----------------------|-------------------------|--------------------|
| Up to 80% LTV | \$10,000 - \$250,000 | As low as Prime + .75% | Currently at 4.00% |
| Up to 90% LTV | \$10,000 - \$250,000 | As low as Prime + 1.25% | Currently at 4.50% |

APR= Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval. HELOC has a floor rate of 3.74% APR. ¹The Annual Percentage Rate may vary after the account is opened. The maximum rate that may be imposed is 18.00% APR. There is a \$75 Annual Fee and a \$100 minimum monthly payment. Closing costs vary by state and range from \$250 - \$750, available for properties in IL, IN, and NV only. Credit Union 1 will pay the closing fees associated with the setup of the loan. If a HELOC is closed within 24 months from the open date, a fee reimbursement applies for costs associated to setup the loan.

Signature Loans

| Term | Rate | APR |
|------------------------------|-----------------|--------|
| Up to 36 months ² | As low as 5.99% | 9.556% |
| Up to 48 months ³ | As low as 6.24% | 7.224% |
| Up to 60 months ⁴ | As low as 6.49% | 6.892% |

APR= Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval. There is a minimum loan amount of \$1,000, a maximum loan amount of \$48,000, and a minimum 12-month term. There is an Origination Fee that ranges from .50% - 3.50% of the loan amount. There is a \$49 Processing Fee. ²**Best Credit Financing Example:** A Signature Loan of \$1,000 at 9.556% APR for a 36-month term would result in a monthly payment of approximately \$33.00. ³**Best Credit Financing Example:** A Signature Loan of 5,000 at 7.224% APR for a 48-month term would result in a monthly payment of approximately \$121.00. ⁴**Best Credit Financing Example:** A Signature Loan of \$10,000 at 6.892% APR for a 60-month term would result in a monthly payment of approximately \$199.00.

Secured Loans

| Program | APR |
|--------------------------------|---|
| Share Secured Loan | Share Dividend Rate + 3% - 6% This APR will vary with the market based on the dividend rate. |
| Share Certificate Secured Loan | Share Dividend Rate + 3% - 6% This APR will vary with the market based on the dividend rate. |
| Credit Saver Loan | Share Dividend Rate + 3% - 6% This APR will vary with the market based on the dividend rate. |

APR= Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval.

Line of Credit

| Program | APR |
|-------------------------------------|---------------------|
| Overdraft Protection Line of Credit | 14.50% ⁵ |

APR= Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval. Overdraft Transaction Fee is \$5.00. ⁵There is a \$500 minimum line of credit limit.

Visa® Platinum with Rewards Credit Card

| | |
|---|--|
| Annual Percentage Rate (APR) for Purchases | 9.80% to 19.80% based on your creditworthiness. |
| APR for Balance Transfers | 9.80% to 19.80% based on your creditworthiness. |
| APR for Cash Advances | 9.80% to 19.80% based on your creditworthiness. |

APR= Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All credit cards are subject to approval. Cash Advance Fee is \$20 or 2.00% of the amount of each cash advance, whichever is greater. Foreign Transaction Fee is 1.00% of each transaction in U.S. dollars.

(continued on next page)

Auto Loans

100% Auto Loan Financing is available for qualified members.

| Model Year | Term ⁶ | APR |
|--------------------------|-------------------|------------------------------|
| New Auto 2020 + Newer | Up to 60 Months | As low as 1.99% |
| | Up to 72 Months | As low as 2.99% |
| | Up to 84 Months | As low as 3.99% ⁷ |
| 2019 | Up to 60 Months | As low as 2.49% |
| | Up to 72 Months | As low as 2.99% |
| | Up to 84 Months | As low as 3.99% ⁷ |
| 2018 | Up to 60 Months | As low as 2.99% |
| | Up to 72 Months | As low as 3.49% |
| | Up to 84 Months | As low as 4.99% ⁸ |
| 2017 | Up to 60 Months | As low as 3.99% |
| | Up to 72 Months | As low as 4.49% |
| | Up to 84 Months | As low as 4.99% ⁸ |
| 2016 | Up to 60 Months | As low as 3.99% |
| | Up to 72 Months | As low as 4.49% |
| 2015 | Up to 48 Months | As low as 4.49% |
| | Up to 60 Months | As low as 4.99% |
| 2014 | Up to 36 Months | As low as 5.99% |
| | Up to 48 Months | As low as 7.49% |
| | Up to 60 Months | As low as 7.99% |
| 2013 & Older | Up to 36 Months | As low as 6.99% |
| | Up to 48 Months | As low as 7.99% |
| | Up to 60 Months | As low as 8.49% |

Rate discounts are available to qualified borrowers. Ask an employee for details. APR= Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval. Auto Loans have a \$5,000 minimum loan amount, a minimum 36-month term, and a floor rate of 1.99% APR. There is a \$49 Processing Fee.⁶**Best Credit Financing Examples:** An Auto Loan of \$20,000 at 1.99% APR for a 60-month term would result in a monthly payment of approximately \$351. An Auto Loan of \$20,000 at 2.99% APR for a 72-month term would result in a monthly payment of approximately \$305. An Auto Loan of \$25,000 at 3.99% APR for an 84-month term would result in a monthly payment of approximately \$343. An Auto Loan of \$20,000 at 2.49% APR for a 60-month term would result in a monthly payment of approximately \$356. An Auto Loan of \$20,000 at 2.99% APR for a 72-month term would result in a monthly payment of approximately \$305. An Auto Loan of \$15,000 at 3.99% APR for an 84-month term would result in a monthly payment of approximately \$206. An Auto Loan of \$20,000 at 2.99% APR for a 60-month term would result in a monthly payment of approximately \$360. An Auto Loan of \$20,000 at 3.49% APR for a 72-month term would result in a monthly payment of approximately \$309. An Auto Loan of \$15,000 at 4.99% APR for an 84-month term would result in a monthly payment of approximately \$212. An Auto Loan of \$20,000 at 3.99% APR for a 60-month term would result in a monthly payment of approximately \$370. An Auto Loan of \$20,000 at 4.49% APR for a 72-month term would result in a monthly payment of approximately \$319. An Auto Loan of \$15,000 at 4.99% APR for an 84-month term would result in a monthly payment of approximately \$213. An Auto Loan of \$20,000 at 4.49% APR for a 48-month term would result in a monthly payment of approximately \$458. An Auto Loan of \$20,000 at 4.99% APR for a 60-month term would result in a monthly payment of approximately \$379. An Auto Loan of \$20,000 at 5.99% APR for a 36-month term would result in a monthly payment of approximately \$610. An Auto Loan of \$20,000 at 7.49% APR for a 48-month term would result in a monthly payment of approximately \$485. An Auto Loan of \$20,000 at 7.99% APR for a 60-month term would result in a monthly payment of approximately \$407. An Auto Loan of \$20,000 at 6.99% APR for a 36-month term would result in a monthly payment of approximately \$619. An Auto Loan of \$20,000 at 7.99% APR for a 48-month term would result in a monthly payment of approximately \$490. An Auto Loan of \$20,000 at 8.49% APR for a 60-month term would result in a monthly payment of approximately \$412. ⁷There is a \$15,000 minimum loan amount to receive 3.99% APR for qualified borrowers. ⁸There is a \$15,000 minimum loan amount to receive 4.99% APR for qualified borrowers.

(continued on next page)

Recreational Vehicle Loans

MC, ATV, PWC, Boat, RV

| Model Year | Term ⁹ | APR |
|---------------------|-------------------|-------------------------------|
| New 2020 + Newer | Up to 60 Months | As low as 5.99% |
| | Up to 72 Months | As low as 6.24% |
| | Up to 84 Months | As low as 6.49% ¹⁰ |
| Used 2017 – 2019 | Up to 60 Months | As low as 6.49% |
| | Up to 72 Months | As low as 6.74% |
| | Up to 84 Months | As low as 6.99% ¹¹ |
| Used 2014 – 2016 | Up to 60 Months | As low as 6.99% |
| | Up to 72 Months | As low as 7.24% |
| Used 2012 – 2013 | Up to 48 Months | As low as 7.99% |
| | Up to 60 Months | As low as 8.99% |

Rate discounts are available to qualified borrowers. Ask an employee for details. APR= Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval. Recreational Vehicle Loans have a \$5,000 minimum loan amount, a minimum 36-month term, and floor rate of 5.99% APR. There is a \$49 Processing Fee. **⁹Best Credit Financing Examples:** A Recreational Vehicle Loan of \$20,000 at 5.99% APR for an 60-month term would result in a monthly payment of approximately \$388.00. A Recreational Vehicle Loan of \$20,000 at 6.24% APR for a 72-month term would result in a monthly payment of approximately \$335.00. A Recreational Vehicle Loan of \$25,000 at 6.49% APR for an 84-month term would result in a monthly payment of approximately \$373.00. A Recreational Vehicle Loan of \$20,000 at 6.49% APR for a 60-month term would result in a monthly payment of approximately \$393.00. A Recreational Vehicle Loan of \$20,000 at 6.74% APR for a 72-month term would result in a monthly payment of approximately \$340.00. A Recreational Vehicle Loan of \$25,000 at 6.99% APR for an 84-month term would result in a monthly payment of approximately \$379.00. A Recreational Vehicle Loan of \$20,000 at 6.99% APR for a 60-month term would result in a monthly payment of approximately \$398.00. A Recreational Vehicle Loan of \$20,000 at 7.24% APR for a 72-month term would result in a monthly payment of approximately \$345.00. A Recreational Vehicle Loan of \$20,000 at 7.99% APR for a 48-month term would result in a monthly payment of approximately \$490.00. A Recreational Vehicle Loan of \$20,000 at 8.99% APR for a 60-month term would result in a monthly payment of approximately \$417.00. ¹⁰There is a \$25,000 minimum loan amount to receive 6.49% APR for qualified borrowers. ¹¹There is a \$25,000 minimum loan amount to receive 6.99% APR for qualified borrowers.

For additional information, visit us online at creditunion1.org or call our Member Solutions Team at 800.252.6950