



Loan Rates as of | November 2, 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.

## 1<sup>st</sup> 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](http://creditunion1.org/rates). Nationwide Mortgage Licensing System Organization Number 384759.

### Home Equity Line of Credit (HELOC)

Variable Rate – Owner Occupied Properties Only

Prime Rate as of 11.2.22 | 7.00%

Program	Line of Credit Limit		APR <sup>1</sup>
Up to 80% LTV Primary Residence Only	\$10,000 - \$1,000,000	As low as Prime + .50%	Currently at 7.50%
Up to 90% LTV Primary Residence Only	\$10,000 - \$750,000	As low as Prime + 1.00%	Currently at 8.00%

### Home Equity Line of Credit (HELOC)

Variable Rate – Non-Owner Occupied Properties

Prime Rate as of 11.2.22 | 7.00%

Program	Line of Credit Limit		APR <sup>1</sup>
Up to 70% LTV Secondary Residence Only	\$10,000 - \$100,000	As low as Prime + 2.50%	Currently at 9.50%

### Interest Only Payment Home Equity Line of Credit (HELOC)

Variable Rate – Owner Occupied Properties Only

Prime Rate as of 11.2.22 | 7.00%

Program	Line of Credit Limit		APR <sup>1</sup>
Up to 80% LTV	\$10,000 - \$250,000	As low as Prime + .75%	Currently at 7.75%
Up to 90% LTV	\$10,000 - \$250,000	As low as Prime + 1.25%	Currently at 8.25%

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. <sup>1</sup>The 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.

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## Signature Loans

Term	Rate	APR
Up to 36 months <sup>2</sup>	As low as 9.74%	10.417%
Up to 48 months <sup>3</sup>	As low as 12.24%	12.770%
Up to 60 months <sup>4</sup>	As low as 12.49%	12.707%

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 \$5,000, a maximum loan amount of \$48,000, and a minimum 12-month term. There is a \$49 Processing Fee. <sup>2</sup>**Best Credit Financing Example:** A Signature Loan of \$5,000 at 10.417% APR for a 36-month term would result in a monthly payment of approximately \$161. <sup>3</sup>**Best Credit Financing Example:** A Signature Loan of \$5,000 at 12.770% APR for a 48-month term would result in a monthly payment of approximately \$133. <sup>4</sup>**Best Credit Financing Example:** A Signature Loan of \$10,000 at 12.707% APR for a 60-month term would result in a monthly payment of approximately \$225.

## 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% <sup>5</sup>

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. <sup>5</sup>There is a \$500 minimum line of credit limit.

## Visa® Platinum with Rewards Credit Card

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.80% to 19.80%</b> based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>9.80% to 19.80%</b> based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>9.80% to 19.80%</b> 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.

## Auto Loans

100% Auto Loan Financing is available for qualified members.

Model Year	Term <sup>6</sup>	APR
New Auto 2021 + Newer	36 to 72 Months	As low as 6.24%
	73 to 84 Months	As low as 6.74% <sup>7</sup>
2015 - 2020	36 to 72 Months	As low as 7.24%
	73 to 84 Months	As low as 7.74% <sup>8</sup>
2014 & Older	36 to 60 Months	As low as 9.74%

Advertised rates include .50% discount for Automatic Payment Transfer. 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 5.24% APR. There is a \$49 Processing Fee.<sup>5</sup>**Best Credit Financing Examples:** An Auto Loan of \$20,000 at 6.24% APR for a 36-month term would result in a monthly payment of approximately \$611. An Auto Loan of \$20,000 at 6.24% APR for a 48-month term would result in a monthly payment of approximately \$472. An Auto Loan of \$20,000 at 6.24% APR for a 60-month term would result in a monthly payment of approximately \$389. An Auto Loan of \$20,000 at 6.24% APR for a 72-month term would result in a monthly payment of approximately \$334. An Auto Loan of \$20,000 at 6.74% APR for an 84-month term would result in a monthly payment of approximately \$300. An Auto Loan of \$20,000 at 7.24% APR for a 36-month term would result in a monthly payment of approximately \$620. An Auto Loan of \$20,000 at 7.24% APR for a 48-month term would result in a monthly payment of approximately \$482. An Auto Loan of \$20,000 at 7.24% APR for a 60-month term would result in a monthly payment of approximately \$399. An Auto Loan of \$20,000 at 7.24% APR for a 72-month term would result in a monthly payment of approximately \$344. An Auto Loan of \$20,000 at 7.74% APR for an 84-month term would result in a monthly payment of approximately \$310. An Auto Loan of \$20,000 at 9.74% APR for a 36-month term would result in a monthly payment of approximately \$643. An Auto Loan of \$20,000 at 9.74% APR for a 48-month term would result in a monthly payment of approximately \$505. An Auto Loan of \$20,000 at 9.74% APR for a 60-month term would result in a monthly payment of approximately \$423. <sup>7</sup>There is a \$15,000 minimum loan amount to receive 6.74% APR for qualified borrowers. <sup>8</sup>There is a \$15,000 minimum loan amount to receive 7.74% APR for qualified borrowers.

**For additional information, visit us online at [creditunion1.org](http://creditunion1.org) or call our Member Solutions Team at 800.252.6950**

