

## Interest Rates

Rates effective as of 12-1-2018

Type of Loan Minimum Balance to Open	Term (Approx.)	APR
Signature / Life Style Loans	36	8.15%
	48	9.15%
	60	10.15%
	72	11.15%
	84	11.15%
Variable <sup>3</sup>	Up to 84	Prime +1.75
New & Used Autos 2019-2017	36	3.24%
	48	4.09%
	66	4.49%
	78	4.99%
	84	5.79%
Used Autos 2016-2014	48	4.79%
	66	5.19%
	75	5.29%
	78	5.49%
2016 Only	84	6.49%
2013-2012	48	4.99%
2013 Only	63	5.24%
2013 Only	72	5.59%
2011-2010	48	6.49%
Older Autos (2009 and Older) <sup>2</sup>	Up to 36	8.15%
2009 Only	48	9.15%
2009 Only	60	10.15%
Variable <sup>3</sup>	Up to 60	Prime -1.50%
Driving Sense Balloon Auto	New or used up to 5 yrs old	Rate 1% higher than SFCU auto rates
Major Purchase Loan <sup>2</sup>	36	7.65%
	48	8.15%
	60	9.15%
	72	9.65%
	144	9.65%
Classic Auto <sup>2</sup>	36	7.65%
	48	8.15%
	60	9.15%
	72	9.65%
Sports Craft (2015 and Newer) <sup>2</sup>	36	6.45%
	48	6.95%
	60	7.95%
Sports Craft (2014 and Older) <sup>2</sup>	36	7.15%
	48	7.65%
	60	8.65%
Motorcycle (2015 and Newer) <sup>2</sup>	36	4.50%
	48	5.00%
	60	6.00%
Motorcycle (2014 and Older) <sup>2</sup>	36	5.00%
	48	5.50%
	60	6.50%
Boat / R.V. Loans (2015 and Newer) <sup>2</sup>	12-119	7.00%
	120-180	7.25%
Boat / R.V. Loans (2014 and Older) <sup>2</sup>	12-119	7.50%
	120-180	7.75%
Mobile Home Loans <sup>2</sup>	60	10.15%
	84	10.15%
	120	10.15%
	144	9.15%
	180	9.15%
Hobby Equipment Loan <sup>2</sup>	36	7.75%
	48	8.75%
	60	9.75%
	72	10.75%
	144	11.75%

Certain Restrictions may apply on any of the following loan types. Please contact any of our branch offices for questions.  
 The above rates are determined by credit worthiness. Your actual rate may vary. Contact the credit union to see what rate you qualify for.  
 1- Annual Percentage Rate  
 2- In addition to our low loan rates, you can receive up to a 0.5% discount with our Member Rewards program, regardless of your credit score, if you are a SFCU direct borrower. It's simple- the more products / services you have, the greater your reward. Each of the following products / services qualify for our Member Rewards Program:  
 - Mortgage - Home equity Loan  
 - Credit Card - Debit card  
 - Checking - Direct deposit  
 - Payroll deduction - Automatic transfer  
 - Cu-Online service - eStatement service  
 - Individual retirement account (IRA) - Term share certificate  
 3- The Variable rate Auto has a floor of 2% - The variable rate Personal loan has a floor of 8%