

# Interest Rates

Rates effective as of 8-29-2019

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 2020-2018	36	3.24%
	48	3.59%
	66	3.99%
	78	4.49%
	84	5.29%
Used Autos 2017-2015	48	4.29%
	66	4.69%
	75	4.79%
	78	4.99%
2017 Only	84	5.99%
2014-2013	48	4.49%
2014 Only	63	4.74%
2014 Only	72	5.09%
2012-2011	48	5.99%

Older Autos (2010 and Older) <sup>2</sup>	Up to 36	7.65%
2010 Only	48	8.65%
2010 Only	60	9.65%
Variable <sup>3</sup>	Up to 60	Prime -1.50%
Driving Sense Balloon Auto	New or used up to 5 yrs old as low as	Rate 1% higher than SFCU auto rates
Major Purchase Loan <sup>2</sup>	36	4.24%
	48	4.59%
	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 (2016 and Newer) <sup>2</sup>	36	6.45%
	48	6.95%
	60	7.95%
Sports Craft (2015 and Older) <sup>2</sup>	36	7.15%
	48	7.65%
	60	8.65%
Motorcycle (2016 and Newer) <sup>2</sup>	36	4.50%
	48	5.00%
	60	6.00%

Motorcycle (2015 and Older) <sup>2</sup>	36	5.00%
	48	5.50%
	60	6.50%
Boat / R.V. Loans (2016 and Newer) <sup>2</sup>	12-119	7.00%
	120-180	7.25%
Boat / R.V. Loans (2015 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. Each of the following products / services qualify for our Member Rewards Program:

- Direct Deposit, Automatic Transfer

3- The Variable rate Auto has a floor of 2% - The variable rate Personal loan has a floor of 8%