

The Local Credit Union
Loan Interest Rates
4/1/2017

Consumer Secured							
Product	Term	A+ 730+	A 729-700	B 699-660	C 659-620	D 619-580	E <579
Auto		130%	120%	110%	100%	90%	80%
2013 or newer	up to 84 months	2.99%	3.99%	4.99%	7.99%	11.99%	13.99%
2010-2012	up to 72 months	2.99%	3.99%	4.99%	7.99%	11.99%	13.99%
2007-2009	up to 48 months	3.99%	4.99%	5.99%	8.99%	12.99%	14.99%
2006 and older	up to 36 months	5.49%	6.49%	7.49%	10.49%	14.49%	16.49%
Boats/Motorhomes/Travel Trailers							
		105%	105%	100%	95%	90%	85%
	up to 60 mths	3.74%	4.74%	5.74%	8.74%	12.74%	14.74%
	61 to 72 mths	4.24%	5.24%	6.24%	9.24%	13.24%	15.24%
	73 to 84 mths	4.49%	5.49%	6.49%	9.49%	13.49%	15.49%
> \$25,000	85 to 120 mths	4.99%	5.99%	6.99%	9.99%	13.99%	15.99%
> \$50,000	121 to 180 mths	5.24%	6.24%	7.24%	10.24%	14.24%	16.24%
>\$100,000	181 to 240 mths	5.49%	6.49%	7.49%	10.49%	14.49%	16.49%
Motorcycles/ATV/Snowmobiles/Personal Watercraft							
		105%	105%	100%	95%	90%	85%
	up to 60 mths	3.74%	4.74%	5.74%	8.74%	12.74%	14.74%
	61 to 72 mths	4.24%	5.24%	6.24%	9.24%	13.24%	15.24%
>\$17,000.00	73 to 84 mths	4.49%	5.49%	6.49%	9.49%	13.49%	15.49%
Share Secured							
Under 1,000	Up to 30 years	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
1,000 - 9,999		4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
Over 10,000		3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
CD Secured							
	Up to 30 years	CD + 3%	CD + 3%	CD + 3%	CD + 3%	CD + 3%	CD + 3%
Secured VISA							
	Classic	9.90%	9.90%	9.90%	9.90%	9.90%	9.90%

Consumer Unsecured							
Product	Term	A+ 730+	A 729-700	B 699-660	C 659-620	D 619-580	E <579
Signature (LOC)	Revolving	16.50%	16.50%	16.50%	16.50%	16.50%	16.50%
Signature Secured	Up to 60 Months	10.50%	11.500%	12.50%	15.50%	18.00%	18.00%
VISA	Platinum	8.90%	8.90%	10.90%	12.90%		
	Platinum with Rewards	9.90%	9.90%	11.90%	13.90%		
	Classic					12.90%	12.90%

Consumer Real Estate							
AS OF 4-1-2017							
Product	Term	A+ 730+	A 729-700	B 699-660	C 659-620	D 619-580	E <579
HELOC (up to 80% LTV)							
5,000 - 24,999	10 years (120 months)	4.00%	4.00%	4.00%	5.00%	6.00%	6.00%
Over \$25,000	10 years (120 months)	4.00%	4.00%	4.00%	5.00%	6.00%	6.00%
HELOC (up to 85% LTV)							
5,000 - 24,999	10 years (120 months)	4.75%	4.75%	4.75%	5.75%	6.75%	6.75%
Over \$25,000	10 years (120 months)	4.25%	4.25%	4.25%	5.25%	6.25%	6.25%
Fixed Rate (up to 95% LTV)	10 years (120 months)	5.00%	5.00%	5.00%	6.00%	7.00%	7.00%
Min Loan Amt \$10,000.00							