

Cooperative Federal Loan Rates and Terms

Effective 03/25/2022

Rates and terms are subject to change without notice.

Loan Type	Max.Term	Rate	Maximum Loan
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Car Loans

Rates as Low as:

Loan Type	Max.Term	Rate	Maximum Loan
New or Late Model Vehicle	Up to 24 Months	1.97	New Vehicle or 1 to 2 year old Used
	25 to 36 Months	2.51	
	37 to 48 Months	2.55	Fair Retail Value
	49 to 60 Months	2.59	Used Vehicle: Fair Retail Value
	61 to 72 Months	2.63	
Only for RV, Boat, Airplane, Trucks & cars over \$35K with LTV 90% max.	73 to 84 Months	2.67	

Used Cars and Trucks

Rates as Low as:

Loan Type	Max.Term	Rate	Maximum Loan
Used Cars and Trucks	Up to 12 Months	2.68	Fair Retail Value
	13 to 24 Months	2.84	"
	25 to 36 Months	3.03	"
	37 to 48 Months	3.07	"
	49 to 60 Months	3.11	"
	61 to 72 Months	3.15	"

Vehicle Add-on's

Loans secured by OLDER VEHICLES will have an add-on to the rate unless the loan is below 50% of the vehicle's value:

0.50 % added to rate.....	2015 to 2017
0.75 % added to rate.....	2014 or Older models
High Loan to Value. If the loan amount is greater than the vehicle value,	0.50 % is added to rate

Auto Equity Loans

Rates as Low as:

Loan Type	Max.Term	Rate	Maximum Loan
Loans secured by a vehicle and a lien on the member's home. These loans may have tax benefits so consult your tax advisor.			\$50,000
Auto Equity Loans	Up to 36 Months	2.51	
	37 to 48 Months	2.55	
	49 to 60 Months	2.59	
	61 to 72 Months	2.63	
	73 to 84 Months	2.67	
	85 to 120 Months	2.92	

Home Loans



We offer a variety of mortgages including conventional fixed rate, 5/1 Hybrid, FHA, VA, USDA, 7/1 Hybrid, 3/1 Hybrid, A-Minus, HomePossible, Balloon/Reset, construction, Jumbo's and more...

Mortgages

Rates as Low as:

Loan Type	Max.Term	Rate	Maximum Loan
Conventional Mortgages	From 10 to 30 years	Rates change daily	Single Family Home: \$453,100
FHA Mortgages		Rates change daily	Single Family Home: \$294,515
VA Mortgages		Rates change daily	Single Family Home: \$453,100
5/1 Hybrid In-House	Up to 360 Months	3.750	* 1-2 Family Home: \$300,000
Escrow Account Loan	Up to 12 Months	4.95	for new escrow accounts

Manufactured Home Loans in Resident Owned Communities ‡

Loan Type	Max.Term	Rate	Maximum Loan
Dwelling Secured Loans	Up to 20 years	7.75	Maximum: \$150,000

‡ in ROC-USA Communities

Home Improvement Loans

Rates as Low as:

Loan Type	Max.Term	Rate	Maximum Loan
Loans secured by a lien on the member's home. These loans may have tax benefits so consult your tax advisor.			\$100,000
Home Improvement Loans	Up to 36 Months	3.09	
	37 to 48 Months	3.92	
	49 to 60 Months	3.96	
	61 to 72 Months	4.00	
	73 to 84 Months	4.04	
	85 to 120 Months	4.04	

Home Equity Line of Credit [HELOC]

Loan Type	Max.Term	Rate	Maximum Loan
Home Equity Line of Credit [HELOC]	Up to 180 Months	3.200	* 1-2 Family Home: \$200,000

Business Loans & Commercial Mortgages

A wide range of loans are available for small local businesses, including start-ups, home businesses, nonprofits, cooperatives, contractors, self-employed and more. Loans for equipment, working capital, tools, trucks, office furnishings and much more.

Rates depend on type, term, risk level, collateral and range from	4.50	to	10.50
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Personal Loans

Credit Card

Rates as Low as:

Loan Type	Max.Term	Rate	Maximum Loan
Revolving Credit		7.70	* Up to \$20,000 per member

Loans that are starred (*) have adjustable rates. Ask for details.

Credit Line

~may be attached

Rates as Low as:

Loan Type	Max.Term	Rate	Maximum Loan
Revolving Line of Credit	Revolving	8.49	* Up to \$20,000 per member

Signature Loans or Cosigner Loans

Rates as Low as:

Loan Type	Max.Term	Rate	Maximum Loan
Signature Loans or Cosigner Loans	Up to 12 Months	6.88	Up to \$20,000 per member
	13 to 24 Months	7.58	
	25 to 36 Months	7.77	
	37 to 48 Months	7.81	
	49 to 60 Months	7.85	
	61 to 72 Months	7.89	

Immigration Loans

Same rates and terms as above

Credit Builder Loans and Share Secured Loans

Loan Type	Max.Term	Rate	Maximum Loan
Credit Builder Loan	Up to 36 Months	3.95	Secured by proceeds in a nondividend account
Share Secured Loan	Up to 240 Months	3.95 and up	* the rate charged is 3.95% above the rate paid on the account used as security.

Credit Incentive Program applies to most Loans Listed Above

Annual Percentage Rates and terms will be determined by the member's overall credit rating, payment method, length of loan, downpayment and collateral and are available as low as stated. Rates offered are subject to change at anytime. Any offer is subject to application & credit approval and collateral valuation.