

Cooperative Federal Loan Rates and Terms

Effective 10/06/2023

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	5.75	<i>New Vehicle or</i>
	25 to 36 Months	5.75	<i>1 to 2 year old Used</i>
	37 to 48 Months	5.99	Fair Retail Value
	49 to 60 Months	6.23	<i>Used Vehicle:</i>
	61 to 72 Months	6.50	Fair Retail Value
Lease-Like-Loans to 72 months maximum.			
Only for RV, Boat, Airplane, Trucks & cars over \$35K with LTV 90% max.	73 to 84 Months	6.79	

Used Cars and Trucks

Rates as Low as:

Loan Type	Max.Term	Rate	Maximum Loan
Lease-Like-Loan are limited toto the last 5 model years.	Up to 12 Months	6.49	Fair Retail Value
	13 to 24 Months	6.49	"
	25 to 36 Months	6.49	"
	37 to 48 Months	6.73	"
	49 to 60 Months	6.97	"
61 to 72 Months	7.24	"	

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..... 2016 to 2018

0.75 % added to rate..... 2015 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.			
	Up to 36 Months	5.75	\$50,000
	37 to 48 Months	5.99	
	49 to 60 Months	6.23	
	61 to 72 Months	6.50	
	73 to 84 Months	6.79	

Home Loans



Mortgages

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

Loan Type	Max.Term	Rate	Maximum Loan
Conventional Mortgages From 10 to 30 years			
		Rates change daily	Single Family Home: \$647,200
FHA Mortgages		Rates change daily	Single Family Home: \$472,030
VA Mortgages		Rates change daily	Single Family Home: \$647,200
7/1 Hybrid In-House	Up to 360 Months	6.375	* 1-2 Family Home: \$400,000

Manufactured Home Loans in Resident Owned Communities ‡

Loan Type	Max.Term	Rate	Maximum Loan
Dwelling Secured Loans	Up to 20 years	7.75	\$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.			
	Up to 36 Months	8.05	\$100,000
	37 to 48 Months	8.29	
	49 to 60 Months	8.53	
	61 to 72 Months	8.80	
	73 to 84 Months	9.09	

Home Equity Line of Credit [HELOC]

Loan Type	Max.Term	Rate	Maximum Loan
	Up to 180 Months	8.200	* 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 9.50 to 15.50

Personal Loans

Credit Card

Rates as Low as:

Loan Type	Max.Term	Rate	Maximum Loan
Revolving Credit		12.20	* Up to \$0 per member

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

Credit Line

~may be attached to

Rates as Low as:

Loan Type	Max.Term	Rate	Maximum Loan
Revolving Line of Credit	Revolving	12.45	* Up to \$0 per member

Signature Plus Loans or Cosigner Loans

Rates as Low as:

Loan Type	Max.Term	Rate	Maximum Loan
	Up to 12 Months	9.09	Up to \$0 per member
	13 to 24 Months	9.19	
	25 to 36 Months	9.19	
	37 to 48 Months	9.43	
	49 to 60 Months	9.67	
	61 to 72 Months	9.94	

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

Loan Type	Max.Term	Rate	Maximum Loan
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.