

# Cooperative Federal Loan Rates and Terms

Effective 06/18/2025

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:

<b>New or Late Model Vehicle</b>	Up to 24 Months	5.25	<i>New Vehicle or</i>
	25 to 36 Months	5.25	<i>1 to 2 year old Used</i>
	37 to 48 Months	5.49	Fair Retail Value
	49 to 60 Months	5.73	<i>Used Vehicle:</i>
	61 to 72 Months	6.00	Fair Retail Value
Only for RV, Boat, Airplane, Trucks & cars over \$35K with LTV 90% max.		73 to 84 Months	6.29

## Used Cars and Trucks

Rates as Low as:

	Up to 12 Months	5.95	Fair Retail Value
	13 to 24 Months	5.95	"
	25 to 36 Months	5.95	"
	37 to 48 Months	6.19	"
	49 to 60 Months	6.43	"
	61 to 72 Months	6.70	"

### 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.....	2018 to 2020
0.75 % added to rate.....	2017 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:

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
	Up to 36 Months	5.25	
	37 to 48 Months	5.49	
	49 to 60 Months	5.73	
	61 to 72 Months	6.00	
	73 to 84 Months	6.29	

## 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...

		Rates as Low as:	Maximum:
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	6.000	* 1-2 Family Home: \$400,000

## Manufactured Home Loans in Resident Owned Communities ‡

Dwelling Secured Loans	Up to 20 years	7.75	Maximum:
‡ In ROC-USA Communities			\$150,000

## Home Improvement Loans

Rates as Low as:

Maximum:

Loans secured by a lien on the member's home. These loans may have tax benefits so consult your tax advisor.			\$100,000
	Up to 36 Months	5.89	
	37 to 48 Months	6.13	
	49 to 60 Months	6.37	
	61 to 72 Months	6.64	
	73 to 84 Months	6.93	

## Home Equity Line of Credit [HELOC]

Up to 180 Months	7.200	* 1-2 Family Home:	\$200,000
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## 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	8.50	to	14.50
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## Personal Loans

### Credit Card

Rates as Low as:

Revolving Credit	11.20	*	Up to	\$0 per member
Loans that are starred ( * ) have adjustable rates. Ask for details.				

### Credit Line

~may be attached

Rates as Low as:

Revolving Line of Credit	Revolving	11.45	*	Up to	\$0 per member
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### Signature Plus Loans or Cosigner Loans

Rates as Low as:

Up to \$0 per member

	Up to 12 Months	8.55	
	13 to 24 Months	8.65	
	25 to 36 Months	8.65	
	37 to 48 Months	8.89	
	49 to 60 Months	9.13	
	61 to 72 Months	9.40	

## Immigration Loans

Same rates and terms as above

## Credit Builder Loans and Share Secured Loans

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.