


Cooperative Federal Loan Rates and Terms

Effective 02/15/2023

Rates and terms are subject to change without notice.

| Loan Type | Max.Term | Rate | Maximum Loan |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------------------|----------------------------------------------------------------------------------|
| Car Loans | | | |
| Rates as Low as: | | | |
| New or Late Model Vehicle | Up to 24 Months | 4.60 | <i>New Vehicle or</i> |
| | 25 to 36 Months | 4.60 | <i>1 to 2 year old Used</i> |
| | 37 to 48 Months | 4.60 | Fair Retail Value |
| | 49 to 60 Months | 4.60 | <i>Used Vehicle:</i> |
| | 61 to 72 Months | 4.60 | 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 4.60 | | | |
| Rates as Low as: | | | |
| Used Cars and Trucks | Up to 12 Months | 5.70 | Fair Retail Value |
| | 13 to 24 Months | 5.70 | " |
| | 25 to 36 Months | 5.70 | " |
| | 37 to 48 Months | 5.70 | " |
| | 49 to 60 Months | 5.70 | " |
| Lease-Like-Loan are limited toto the last 5 model years. | | | |
| 61 to 72 Months 5.70 | | | |
| 73 to 84 Months 5.70 | | | |
| 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..... 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: | | | |
| 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 4.60 | | | |
| 37 to 48 Months 4.60 | | | |
| 49 to 60 Months 4.60 | | | |
| 61 to 72 Months 4.60 | | | |
| 73 to 84 Months 4.60 | | | |
| 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: | | | |
| Conventional Mortgages From 10 to 30 years | | Rates change daily | Maximum: 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 | 5.750 | * 1-2 Family Home: \$400,000 |
| Manufactured Home Loans in Resident Owned Communities ‡ | | | |
| Dwelling Secured Loans | | Up to 20 years 7.75 | Maximum: \$150,000 |
| ‡ in ROC-USA Communities | | | |
| Home Improvement Loans | | | |
| Rates as Low as: | | | |
| 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 7.05 | | | |
| 37 to 48 Months 7.05 | | | |
| 49 to 60 Months 7.05 | | | |
| 61 to 72 Months 7.05 | | | |
| 73 to 84 Months 7.05 | | | |
| Home Equity Line of Credit [HELOC] | | | |
| | | Up to 180 Months 7.450 | * 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 8.75 to 14.75 | | | |
| Personal Loans | | | |
| Credit Card | | | |
| Rates as Low as: | | | |
| Revolving Credit | | 11.45 | * Up to \$20,000 per member |
| Loans that are starred (*) have adjustable rates. Ask for details. | | | |
| Credit Line | | | |
| ~may be attached † | | | |
| Revolving Line of Credit | | Revolving 11.45 | * Up to \$20,000 per member |
| Signature Plus Loans or Cosigner Loans | | | |
| Rates as Low as: | | | |
| Up to \$20,000 per member | | | |
| Up to 12 Months 9.30 | | | |
| 13 to 24 Months 9.40 | | | |
| 25 to 36 Months 9.40 | | | |
| 37 to 48 Months 9.40 | | | |
| 49 to 60 Months 9.40 | | | |
| 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. | | | |