


Cooperative Federal Loan Rates and Terms

Effective 05/27/2021

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	1.54	<i>New Vehicle or</i>
	25 to 36 Months	1.59	<i>1 to 2 year old Used</i>
	37 to 48 Months	1.71	Fair Retail Value
	49 to 60 Months	1.83	<i>Used Vehicle:</i>
	61 to 72 Months	1.94	Fair Retail Value
Only for RV, Boat, Airplane, Trucks & cars over \$35K with LTV 90% max.	73 to 84 Months	2.03	
Rates as Low as:			
Used Cars and Trucks	Up to 12 Months	1.69	Fair Retail Value
	13 to 24 Months	1.94	"
	25 to 36 Months	2.04	"
	37 to 48 Months	2.16	"
	49 to 60 Months	2.28	"
	61 to 72 Months	2.39	"
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.....		2014 to 2016
	0.75 % added to rate.....		2013 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	1.59	
	37 to 48 Months	1.71	
	49 to 60 Months	1.83	
	61 to 72 Months	1.94	
	73 to 84 Months	2.03	
	85 to 120 Months	2.28	
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:			
Conventional Mortgages	From 10 to 30 years	Rates change daily	Maximum: 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	3.000	* 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 ‡			
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.			Maximum: \$100,000
	Up to 36 Months	2.59	
	37 to 48 Months	3.01	
	49 to 60 Months	3.13	
	61 to 72 Months	3.24	
	73 to 84 Months	3.33	
	85 to 120 Months	3.37	
Home Equity Line of Credit [HELOC]	Up to 180 Months	2.950	* 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		4.25	to 10.25
Personal Loans			
Credit Card			
Rates as Low as:			
	Revolving Credit	6.95	* Up to \$20,000 per member
Loans that are starred (*) have adjustable rates. Ask for details.			
Credit Line			
Rates as Low as:			
	Revolving Line of Credit	Revolving	8.49 * Up to \$20,000 per member
Signature Loans or Cosigner Loans			
Rates as Low as:			
	Up to 12 Months	5.39	Up to \$20,000 per member
	13 to 24 Months	5.69	
	25 to 36 Months	5.79	
	37 to 48 Months	5.91	
	49 to 60 Months	6.03	
	61 to 72 Months	6.14	
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.			