



UNITED STATES
SENATE FEDERAL
CREDIT UNION

Personal, Auto, and Credit Card Rates

Vehicle Loan Rates

New Auto		
Term	Loan Amounts	APR
Up to 36 Months	Maximum: \$150,000	As low as* 4.24%
Up to 48 Months	Maximum: \$150,000	As low as* 4.49%
Up to 60 Months	Maximum: \$150,000	As low as* 4.74%
Up to 72 Months	Maximum: \$150,000	As low as* 4.99%
84 Months	Maximum: \$150,000	As low as* 5.24%

Used Auto		
Term	Loan Amounts	APR
Up to 36 Months	Maximum: \$75,000	As low as* 4.49%
Up to 48 Months	Maximum: \$75,000	As low as* 4.74%
Up to 60 Months	Maximum: \$75,000	As low as* 4.99%
Up to 72 Months	Maximum: \$75,000	As low as* 5.24%
84 Months	Maximum: \$75,000	As low as* 5.49%

Models no older than 10 years

Leisure Vehicle Loan Rates

New Leisure Vehicles		
Term	Loan Amounts	APR
Up to 36 Months	Maximum: \$300,000	As low as* 5.99%
Up to 48 Months	Maximum: \$300,000	As low as* 6.24%
Up to 60 Months	Maximum: \$300,000	As low as* 6.49%
Up to 72 Months	Maximum: \$300,000	As low as* 6.74%
Up to 84 Months	Maximum: \$300,000	As low as* 6.99%
Up to 96 Months	Maximum: \$300,000	As low as* 7.24%
Up to 120 Months	Maximum: \$300,000	As low as* 7.49%

Used Leisure Vehicles		
Term	Loan Amounts	APR
Up to 36 Months	Maximum: \$150,000	As low as* 6.49%
Up to 48 Months	Maximum: \$150,000	As low as* 6.74%
Up to 60 Months	Maximum: \$150,000	As low as* 6.99%
Up to 72 Months	Maximum: \$150,000	As low as* 7.24%
Up to 84 Months	Maximum: \$150,000	As low as* 7.49%
Up to 96 Months	Maximum: \$150,000	As low as* 7.74%
Up to 120 Months	Maximum: \$150,000	As low as* 7.99%

** If eligible for all possible discounts.*

APR = Annual Percentage Rate.

Rates are subject to change without notice. All loans are subject to credit approval. Rates and/or credit limits are based on creditworthiness, income, and debts. Not all applicants will qualify for the lowest rate. Membership eligibility required for all rates.

Personal Loan Rates

Personal Loans		
Term	Loan Amounts	APR
Up to 24 Months	Minimum: \$250 Maximum: \$70,000	As low as* 9.49%
Up to 36 Months	Minimum: \$250 Maximum: \$70,000	As low as* 9.74%
Up to 48 Months	Minimum: \$250 Maximum: \$70,000	As low as* 9.99%
Up to 60 Months	Minimum: \$250 Maximum: \$70,000	As low as* 10.24%
Up to 72 Months	Minimum: \$250 Maximum: \$70,000	As low as* 10.49%
Up to 84 Months	Minimum: \$250 Maximum: \$70,000	As low as* 10.74%

Personal Lines of Credit		
Loan Type	Loan Amounts	APR
Easy Line	Minimum: \$100 Maximum: \$1,000	18.00%
PremierLine	Minimum: \$5,000 Maximum: \$50,000	14.00% ¹

¹ Variable periodic rate subject to change. The rate is determined by adding 6.50% (the "margin") to the highest Prime Rate as published in Money Rates Section of The Wall Street Journal in effect on the last day of each calendar quarter (the "index").

Bridge to Retirement Loan		
Term	Loan Amounts	APR
Up to 36 Months	Minimum: \$250 Maximum: \$10,000	5.49%

Available only to members employed by the Federal Government.

Credit Cards	
Visa® Smart Rate	Visa® Smart Rewards
12.50% ¹ APR	13.50% ¹ APR

¹ Variable Rate. Your account is subject to a Variable Rate which is based on the highest Prime Rate as published in the Money Rates Section of The Wall Street Journal ("Index") in effect on the last day of each calendar quarter plus our Margin. The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the first day of the next billing cycle following the change. Increases or decreases in the Interest Rate will result in like increases or decreases in the Finance Charge and will affect the amount of your regularly scheduled payments that you will be required to make. Other fees may apply, visit ussfcu.org/fees for more information.

Federally insured by NCUA

Payment Examples

New Auto Loan			
A new auto loan with an original loan balance of \$10,000 and a:			
36-month term	with an APR of	4.24%	totals a monthly payment of \$296.33
48-month term	with an APR of	4.49%	totals a monthly payment of \$228.01
60-month term	with an APR of	4.74%	totals a monthly payment of \$187.55
72-month term	with an APR of	4.99%	totals a monthly payment of \$161.03
84-month term	with an APR of	5.24%	totals a monthly payment of \$142.49
Used Auto Loan			
A used auto loan with an original loan balance of \$5,000 and a:			
36-month term	with an APR of	4.49%	totals a monthly payment of \$148.72
48-month term	with an APR of	4.74%	totals a monthly payment of \$114.57
60-month term	with an APR of	4.99%	totals a monthly payment of \$94.35
72-month term	with an APR of	5.24%	totals a monthly payment of \$81.10
84-month term	with an APR of	5.49%	totals a monthly payment of \$71.84
New Leisure Vehicle Loan			
A new leisure vehicle loan with an original loan balance of \$25,000 and a:			
36-month term	with an APR of	5.99%	totals a monthly payment of \$760.50
48-month term	with an APR of	6.24%	totals a monthly payment of \$589.96
60-month term	with an APR of	6.49%	totals a monthly payment of \$489.11
72-month term	with an APR of	6.74%	totals a monthly payment of \$423.19
84-month term	with an APR of	6.99%	totals a monthly payment of \$377.27
96-month term	with an APR of	7.24%	totals a monthly payment of \$343.27
120-month term	with an APR of	7.49%	totals a monthly payment of \$297.71
Used Leisure Vehicle Loan			
A used leisure vehicle loan with an original loan balance of \$25,000 and a:			
36-month term	with an APR of	6.49%	totals a monthly payment of \$766.18
48-month term	with an APR of	6.74%	totals a monthly payment of \$595.73
60-month term	with an APR of	6.99%	totals a monthly payment of \$495.00
72-month term	with an APR of	7.24%	totals a monthly payment of \$429.20
84-month term	with an APR of	7.49%	totals a monthly payment of \$383.42
96-month term	with an APR of	7.74%	totals a monthly payment of \$350.21
120-month term	with an APR of	7.99%	totals a monthly payment of \$303.28
Personal Loan			
A personal loan with an original loan balance of \$1,000 and a:			
24-month term	with an APR of	9.49%	totals a monthly payment of \$45.92
36-month term	with an APR of	9.74%	totals a monthly payment of \$32.15
48-month term	with an APR of	9.99%	totals a monthly payment of \$25.37
60-month term	with an APR of	10.24%	totals a monthly payment of \$21.37
72-month term	with an APR of	10.49%	totals a monthly payment of \$18.78
84-month term	with an APR of	10.74%	totals a monthly payment of \$17.00
Bridge to Retirement Loan			
A Bridge to Retirement loan with an original balance of \$1,000 and a 36-month term with an APR of 5.49% totals a monthly payment of \$30.20.			

Rates effective as of 06/01/2025.

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