



Personal, Home Loan & Credit Card Rates

APR=Annual Percentage Rate. Rates effective as of 04/01/2025. 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. Federally insured by NCUA.

New Auto		
Term	Loan Amounts	APR
Up to 36 months	Maximum: \$150,000	As low as 4.49%
Up to 48 months	Maximum: \$150,000	As low as 4.74%
Up to 60 months	Maximum: \$150,000	As low as 4.99%
Up to 72 months	Maximum: \$150,000	As low as 5.24%
84 months	Maximum: \$150,000	As low as 5.49%

For payment examples, please see page 11.



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Used Auto Models no older than 10 years		
Term	Loan Amounts	APR
Up to 36 months	Maximum: \$75,000	As low as 4.99%
Up to 48 months	Maximum: \$75,000	As low as 5.24%
Up to 60 months	Maximum: \$75,000	As low as 5.49%
Up to 72 months	Maximum: \$75,000	As low as 5.74%
84 months	Maximum: \$75,000	As low as 5.99%

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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%

For payment examples, please see page 11.



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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%

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Personal Loans		
Term	Loan Amounts	APR
Up to 24 months	Minimum: \$250 Maximum: \$70,000	As low as 9.99%
Up to 36 months	Minimum: \$250 Maximum: \$70,000	As low as 10.24%
Up to 48 months	Minimum: \$250 Maximum: \$70,000	As low as 10.49%
Up to 60 months	Minimum: \$250 Maximum: \$70,000	As low as 10.74%
Up to 72 months	Minimum: \$250 Maximum: \$70,000	As low as 10.99%
Up to 84 months	Minimum: \$250 Maximum: \$70,000	As low as 11.24%

For payment examples, please see page 13.



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

Available only to members employed by the Federal Government. For payment example, please see page 13.

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

¹Variable 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").



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Home Improvement Plus Loan		
Term	Loan to Value	APR
Up to 180 months	Up to 80% ¹	8.00 % ²
Up to 180 months	Up to 80.01% - 90% ¹	8.25% ²
Up to 180 months	Up to 90.1% - 100% ¹	8.50% ²
Up to 180 months	Up to 100.1% - 110% ¹	9.00% ²



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Home Equity Loans			
Terms	Loan Amounts	Loan to Value (LTV)	APR
Up to 60 months	Minimum: \$400,001 Maximum: \$500,000	Up to 80%	6.63 %
	Minimum: \$7,500 Maximum: \$400,000	Up to 90%	7.38%
Up to 120 Months	Minimum: \$400,001 Maximum: \$500,000	Up to 80%	6.88 %
	Minimum: \$7,500 Maximum: \$400,000	Up to 90%	7.38 %
Up to 180 Months	Minimum: \$400,001 Maximum: \$500,000	Up to 80%	7.13 %
	Minimum: \$7,500 Maximum: \$400,000	Up to 90%	7.88%

For Payment examples for Homeowner Loans, Home Improvement Plus Loan and Home Equity Loans, please see page 14.



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Home Equity Lines of Credit		
Type		APR
Smart Line	Prime + 0%	7.50%
Classic Line	Prime + 0%	7.50%

Variable interest rate subject to change quarterly. Rate equal to the WSJ Prime Rate in effect on the last day of each calendar quarter subject to a floor of 3.00%. Maximum APR is 18.00%. To open or maintain a home equity line of credit, you must pay certain fees to third parties. These fees generally range from \$500.00 to \$1,300.00. If you ask, we will give you an itemization of the fees you will have to pay to third parties. If your payment is more than 10 days late, you will be charged a late fee of 5.00% of the payment due. You must carry insurance on the property that secures this plan.



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

¹Variable 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, see page 14 or visit ussfcu.org/fees for more information.



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New Auto Loan

Payment Examples

A new auto loan with an original balance of \$10,000 and a:

- 36 –month term with an APR of 4.49% totals a monthly payment of \$297.45
- 48 –month term with an APR of 4.74% totals a monthly payment of \$229.14
- 60 –month term with an APR of 4.99% totals a monthly payment of \$188.69
- 72 –month term with an APR of 5.24% totals a monthly payment of \$162.19
- 84 –month term with an APR of 5.49% totals a monthly payment of \$143.68

Used Auto Loan

Payment Examples

A used auto loan with an original balance of \$5,000 and a:

- 36 –month term with an APR of 4.99% totals a monthly payment of \$149.85
- 48 -month term with an APR of 5.24% totals a monthly payment of \$115.71
- 60 –month term with an APR of 5.49% totals a monthly payment of \$95.50
- 72 –month term with an APR of 5.74% totals a monthly payment of \$82.27
- 84 –month term with an APR of 5.99% totals a monthly payment of \$73.04



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New Leisure Vehicle Loan

Payment Examples

A new leisure vehicle loan with an original 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% total a monthly payment of \$297.71

Used Leisure Vehicle Loan

Payment Examples

A new leisure vehicle loan with an original 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% total a monthly payment of \$303.28



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Personal Loan

Payment Examples

A personal loan with an original balance of \$1,000 and a:

- 24 –month term with an APR of 9.99% totals a monthly payment of \$46.14
- 36 –month term with an APR of 10.24% totals a monthly payment of \$32.38
- 48 –month term with an APR of 10.49% totals a monthly payment of \$25.60
- 60 –month term with an APR of 10.74% totals a monthly payment of \$21.61
- 72 –month term with an APR of 10.99% totals a monthly payment of \$19.03
- 84 –month term with an APR of 11.24% totals a monthly payment of \$17.25

Bridge to Retirement Loan

Payment Examples

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.



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Home Improvement Plus Loan

Payment Examples

- A Home Improvement Plus loan with an original balance of \$70,000 and a 180 –month term with an APR of 8.00% (LTV up to 80%) totals a monthly payment of \$669.21.
- A Home Improvement Plus loan with an original balance of \$70,000 and a 180 –month term with an APR of 8.25% (LTV up to 90%) totals a monthly payment of \$679.37.
- A Home Improvement Plus loan with an original balance of \$70,000 and a 180 –month term with an APR of 8.50% (LTV up to 100%) totals a monthly payment of \$689.60.
- ²A Home Improvement Plus loan with an original balance of \$70,000 and a 180 –month term with an APR of 9.00 % (LTV up to 110%) totals a monthly payment of \$710.29.

Home Equity Loan

Payment Examples

Home Equity loans with an LTV of 90% use an original balance of \$70,000

Home Equity loans with an LTV of 80% use an original balance of \$450,000 and a:

- 60 –month term with LTV up to 80.00% and an APR of 6.63 % totals a monthly payment of \$8,833.50
- 60 –month term with LTV up to 90.00% and an APR of 7.38 % totals a monthly payment of \$1,398.91
- 120 –month term with LTV up to 80.00% and an APR of 6.88% total a monthly payment of \$5,198.80
- 120 –month term with LTV up to 90.00% and an APR of 7.38 % total a monthly payment of \$835.90
- 180 –month term with LTV up to 80.00% and an APR of 7.13% total a monthly payment of \$4,078.91
- 180 –month term with LTV up to 90.00% and an APR of 7.88% total a monthly payment of \$664.37



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Fees

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Set-up And Maintenance Fees

Annual Fee: None

Document Copy Fee: \$20 for each copy of a merchant draft

Transaction Fees

Cash Advance & Balance Transfers: None

Foreign Transactions: 1% of the transaction amount.

Penalty Fees

Late Payment: Up to \$35.00 if your payment is received after the due date.

Returned Payment: Up to \$35.00 for each returned payment.