



# Personal, Home Loan & Credit Card Rates

APR=Annual Percentage Rate. Rates effective as of 11/01/2018. 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 1.99%
Up to 48 months	Maximum: \$150,000	As low as 2.24%
Up to 60 months	Maximum: \$150,000	As low as 2.49%
Up to 72 months	Maximum: \$150,000	As low as 2.74%
84 months	Maximum: \$150,000	As low as 2.99%



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<b>Used Auto</b> Models no older than 10 years		
<b>Term</b>	<b>Loan Amounts</b>	<b>APR</b>
Up to 36 months	Maximum: \$75,000	As low as 1.99%
Up to 48 months	Maximum: \$75,000	As low as 2.24%
Up to 60 months	Maximum: \$75,000	As low as 2.49%
Up to 72 months	Maximum: \$75,000	As low as 2.74%
84 months	Maximum: \$75,000	As low as 2.99%



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New Leisure Vehicles		
Term	Loan Amounts	APR
Up to 36 months	Maximum: \$300,000	As low as 4.99%
Up to 48 months	Maximum: \$300,000	As low as 5.24%
Up to 60 months	Maximum: \$300,000	As low as 5.49%
Up to 72 months	Maximum: \$300,000	As low as 5.74%
Up to 84 months	Maximum: \$300,000	As low as 5.99%
Up to 96 months	Maximum: \$300,000	As low as 6.24%
Up to 120 months	Maximum: \$300,000	As low as 6.49%



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Used Leisure Vehicles		
Term	Loan Amounts	APR
Up to 36 months	Maximum: \$150,000	As low as 4.99%
Up to 48 months	Maximum: \$150,000	As low as 5.24%
Up to 60 months	Maximum: \$150,000	As low as 5.49%
Up to 72 months	Maximum: \$150,000	As low as 5.74%
Up to 84 months	Maximum: \$150,000	As low as 5.99%
Up to 96 months	Maximum: \$150,000	As low as 6.24%
Up to 120 months	Maximum: \$150,000	As low as 6.49%



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Personal Loans		
Term	Loan Amounts	APR
Up to 24 months	Minimum: \$250 Maximum: \$70,000	As low as 7.49%
Up to 36 months	Minimum: \$250 Maximum: \$70,000	As low as 7.74%
Up to 48 months	Minimum: \$250 Maximum: \$70,000	As low as 7.99%
Up to 60 months	Minimum: \$250 Maximum: \$70,000	As low as 8.24%
Up to 72 months	Minimum: \$250 Maximum: \$70,000	As low as 8.49%
Up to 84 months	Minimum: \$250 Maximum: \$70,000	As low as 8.74%



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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.

Personal Lines of Credit		
Loan Type	Loan Amounts	APR
EasyLine	Minimum: \$100 Maximum: \$1,000	18.00%
PremierLine	Minimum: \$5,000 Maximum: \$50,000	11.50% <sup>1</sup>

<sup>1</sup>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").



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## Homeowner Loans

Term	Loan Amounts	APR
Up to 120 months	Minimum: \$7,500 Maximum: \$70,000	7.25%

## Home Improvement Plus Loan

Term	Loan to Value	APR
Up to 180 months	Up to 100%	6.75%

## Home Equity Loans

Terms	Loan Amounts	APR
Up to 60 months	Minimum: \$7,500 Maximum: \$750,000	4.88%
From 61 to 120 Months	Minimum: \$7,500 Maximum: \$750,000	5.13%
From 121 to 180 Months	Minimum: \$7,500 Maximum: \$750,000	5.38%



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Home Equity Lines of Credit		
Type		APR
Smart Line	Prime + 0%	5.00%
Classic Line	Prime + 0%	5.00%

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 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
10.00% <sup>1</sup>	11.00% <sup>1</sup>

<sup>1</sup>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](http://ussfcu.org/fees) for more information.