

SCCCU is committed to helping you get the loan you need. The rates listed below are annual percentage rates and are a guide used to make loans.

AUTO LOAN

FICO RANGE	54 MONTHS	66 MONTHS	75 MONTHS*	84 MONTHS**	LTV+
730+	2.74%	3.24%	3.74%	3.99%	120%
700-729	3.24%	3.99%	4.49%	4.74%	115%
675-699	3.74%	4.49%	4.99%	5.24%	110%
650-674	4.74%	5.49%	5.99%	6.24%	110%
625-649	6.74%	6.99%	7.49%	7.74%	105%
600-624	8.74%	8.99%	12.49%		105%
575-599	10.74%	11.49%			100%
499-574	17.99%	18.99%			90%

Used Auto Loan Rates: add .50% to the stated rate above for vehicles 5+ years old and 1% for vehicles 10+ years old or 100,000 miles or more. **Motorcycle Loans:** add 1% to stated rates above. *Minimum loan amount of \$15,000 required and not available to all credit types. **Minimum loan amount of \$25,000 required and not available to all credit types. +LTV = Loan to Value. Up to 120% financing of Manufacturer's Suggested Retail Price (MSRP) or Retail Kelly Blue Book (RKBB) including applicable sales taxes, insurance and any other associated loan products. **Auto Loan Payment Example:** 54 monthly payments of \$19.71 for every \$1,000 borrowed at 2.74%.

SOLAR LOAN

FICO	60 MONTHS	180 MONTHS
740+	6.00%	6.50%
700-739	7.00%	7.00%
655-699	8.00%	8.00%

First 12 months interest-only for 180-month term. Remaining payments are amortized over rest of term. Property Lien required and home must not be under a Trust. \$250 loan fee required. Maximum credit amount is \$50,000.

ENERGY SAVINGS LOAN

FICO	60 MONTHS
740+	5.75%
700-739	6.00%
655-699	6.99%

Maximum loan amount of \$10,000 and maximum term of 60 months. Use only for energy-efficient needs, such as appliances and windows.

RV/BOAT LOAN

FICO	UP TO 120 MONTHS	LTV
740+	7.99%	100%
700-739	8.24%	100%
655-699	10.24%	100%

Up to 100% financing available on new model years. Minimum loan amount of \$40,000 for 120 months and maximum loan amount of \$80,000, excluding tax & license. Must use NADA retail value.

BICYCLE LOAN

FICO	12-36 MONTHS	48 MONTHS	LTV	MAX LOAN
730+	5.75%	6.75%	115%	\$7,500
700-729	5.99%	7.99%	115%	\$7,500
675-699	6.99%	8.99%	110%	\$7,500
650-674	7.99%	9.99%	110%	\$7,500
624-649	9.99%	11.99%	100%	\$5,000
600-624	11.99%	N/A	100%	\$4,000
575-599	13.99%	N/A	100%	\$3,000

Minimum loan amount is \$500. Most accessories can be included in the financing.

PERSONAL LOAN

FICO	36 MONTHS	48 MONTHS
740+	9.99%	9.99%
700-739	10.99%	10.99%
655-699	12.99%	12.99%
625-654	14.99%	
570-624	16.99%	

Maximum loan amount is \$25,000.

SECURED LOANS

TYPE	RATE
Savings-Secured	Savings Rate + 3.00%*
Share Certificate-Secured	Share Certificate Rate + 3.00%*

No term for savings-secured loan. Share certificate-secured loan must be repaid before the share certificate matures. *Maximum term of 60 months.

Get a .25% discount off any listed rate when you automatically repay your loan with an SCCCUC loan (except for savings- or certificate-secured loans). **Ask for details!**

All loans are subject to credit approval and collateral (where necessary) by SCCCUC. All rates are subject to change without notice.

APPLY FOR A LOAN ONLINE AT WWW.SCCCUC.ORG, USING THE SCCCUC MOBILE APP, OR CALL 831-425-7708.

