



Appliance Credit Union

New Vehicle

Term	APR
36 months	3.15% - 9.15%
60 months	3.90% - 9.90%
72 months	3.90% - 9.90%
84 months	4.90% - 10.90%

72 months on \$20k+ - \$84 months on \$30k+

** Never been titled or 30 days after financing with a dealership*

Used Vehicles 2026 - 2021 up to 100k miles

Term	Base Rate
36 months	3.50% - 9.50%
60 months	4.90% - 10.90%
72 months	5.75% - 11.75%
84 months	5.90% - 11.90%

72 months on \$20k+ and 84 months financing on \$30k+

Used Vehicles 2020 and older less than 100k

Term	Base Rate
36 months	4.15% - 10.15%
60 months	5.25% - 11.25%
72 months	5.75% - 11.75%
84 months	5.90% - 11.90%

72 months on \$20k+ and 84 months financing on \$30k+

Used Vehicles over 100k miles but less than 150k miles

Term	Base Rate
36 months	5.25% - 11.25%
60 months	5.90% - 11.90%
72 months	6.15% - 12.15%

72 months financing on \$20k+ Depending on mileage

Used Vehicles over 150k miles

Term	Base Rate
36 months	7.00% - 13.00%
60 months	7.75% - 13.75%
72 months	8.25% - 14.25%

72 months financing on \$20k+ Depending on mileage

New Motorcycles

Term	Base Rate
36 months	7.25% - 13.25%
60 months	7.50% - 13.50%
72 months	8.15% - 14.15%
84 months	9.75% - 15.75%

72 months financing on \$15k+ - 84 months financing on \$30k+

Used Motorcycles

Term	Base Rate
36 months	7.50% - 13.50%
60 months	9.00% - 15.00%
72 months	9.25% - 15.25%
84 months	10.75% - 16.75%

72 months on \$20k+ - 84 months financing on \$30k+

New Boats

Term	Base Rate
36 months	7.15% - 13.15%
60 months	7.50% - 13.50%
72 months	7.99% - 13.99%
84 months	9.25% - 15.25%
120 months	9.75% - 15.75%

60 months financing \$10k+ - 72 months \$20k+ - 84 months \$30k+ - 120 months \$50k+

Used Boats

Term	Base Rate
36 months	7.15% - 13.15%
60 months	7.90% - 13.90%
72 months	8.90% - 14.90%
84 months	9.90% - 15.90%
120 months	11.00% - 17.00%

60 months financing \$10k+ - 72 months \$20k+ - 84 months \$30k+ - 120 months \$50k+

New RVs

Term	Base Rate
36 months	6.90% - 12.90%
60 months	7.15% - 13.15%
72 months	7.90% - 13.90%
84 months	8.50% - 14.50%
120 months	9.90% - 15.90%

60 months financing \$10k+ - 72 months \$20k+ - 84 months \$30k+ - 120 months \$50k+

Used RVs

Term	Base Rate
36 months	7.15% - 13.15%
60 months	8.90% - 14.90%
72 months	9.25% - 15.25%
84 months	9.50% - 15.50%
120 months	10.15% - 16.15%

60 months financing \$10k+ - 72 months \$20k+ - 84 months \$30k+ - 120 months \$50k+

New Motorhomes

Term	Base Rate
36 months	8.75% - 14.75%
60 months	8.90% - 14.90%
72 months	10.00% - 16.00%
84 months	10.75% - 16.75%
120 months	11.15% - 17.15%

72 months financing \$20k+ - 84 months financing \$30k+ - 120 months financing on \$50k+

Used Motorhomes

Term	Base Rate
60 months	9.75% - 15.75%
72 months	9.90% - 15.90%
84 months	11.15% - 17.15%
120 months	11.50% - 17.50%

72 months financing \$20k+ - 84 months financing - \$30k+ - 120 months financing on \$50k+

New ATV's, Jet Skis & Other Collateral

Term	Base Rate
24 months	6.50% - 12.50%
36 months	6.99% - 12.99%
60 months	8.00% - 14.00%
72 months	8.50% - 14.50%
84 months	9.25% - 15.25%

72 months financing \$20k+- 84 months financing on \$30k+

Used ATV's, Jet Skis & Other Collateral

Term	Base Rate
24 months	7.25% - 13.25%
36 months	7.50% - 13.50%
60 months	8.99% - 14.99%
72 months	9.75% - 15.75%
84 months	10.75% - 16.75%

72 months financing \$20k+- 84 months financing on \$30k+

New Farm Equipment

Term	Base Rate
up to 72 months	9.25% - 15.25%

Used Farm Equipment

Term	Base Rate
up to 72 months	10.50% - 16.50%

Unsecured Loan

Credit Score 661-850	Rate
up to \$15,000	12.25%

Credit Score 660 and below	Rate
up to \$3,500	18.00%

Share Secured Loan

Dividend Rate	up to amount of shares pledged
0.05%	\$0 - \$ 24,999.99
0.10%	\$25,000 - \$49,999.99
0.15%	\$50,000 - \$74,999.99
0.20%	\$75,000 - \$99,999.99
0.25%	>\$100,000

The rate on a Share Secured loan will be **2% above** the dividend rate depending on the amount in the shares