

APS Federal Credit Union

LOAN RATES AND TERMS ----- EFFECTIVE: April 10, 2024

The rates below are expressed as Annual Percentage Rates and are subject to change without prior notice. The rates are for FICO scores of 740 and higher. For lower FICO scores, higher rates will apply. Your actual APR will be based on a review of your credit application.

PERSONAL LOAN RATES

UP TO 24 MONTHS	AS LOW AS	7.99%
UP TO 36 MONTHS		8.99%
UP TO 48 MONTHS		9.99%

SHARE SECURED LOAN RATES

OVER SHARES; Certificate Rate or (collateral held)	2.50%
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CHRISTMAS LOAN RATES (\$2,000 Maximum)

UP TO 10 MONTHS	AS LOW AS	8.99%
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VEHICLE LOAN RATES

2022-2024	UP TO 36 MONTHS	AS LOW AS	5.74%
2022-2024	UP TO 48 MONTHS		6.24%
2022-2024	UP TO 63 MONTHS		6.49%
2022-2024 (Over \$20,000)	UP TO 72 MONTHS		6.74%
(\$35,000 & above)*	*84 MONTHS AVAILABLE		7.24%
2017-2021	UP TO 63 MONTHS		7.74%
2017-2021 (Over \$20,000)	UP TO 72 MONTHS		7.99%
2016 & OLDER	UP TO 48 MONTHS		9.49%

RECREATIONAL VEHICLE LOAN RATES (ATVs, Motorcycles, Quads, Lawn & Farm Equipment, etc.)**

CAMPER/"RV" LOAN RATES NOT INCLUDED; MUST SPEAK WITH A LOAN OFFICER

2022-2024	UP TO 36 MONTHS	AS LOW AS	7.74%
2022-2024	UP TO 48 MONTHS		8.24%
2022-2024	UP TO 63 MONTHS		8.49%
2022-2024 (Over \$20,000)	UP TO 72 MONTHS		8.74%
(\$35,000 & above)*	*84 MONTHS AVAILABLE		9.24%
2017-2021	UP TO 63 MONTHS		9.74%
2017-2021 (Over \$20,000)	UP TO 72 MONTHS		9.99%
2016 & OLDER	UP TO 48 MONTHS		11.49%

**There is a \$84.00 UCC filing fee associated with Lawn & Farm Equipment loans.

APS Federal Credit Union Credit Card

CREDIT LINES UP TO \$10,000.00	Purchase Interest Rate	Cash Advance Rate
	AS LOW AS 7.99%	AS LOW AS 7.99%