LENDING RATES

Rate Schedule Effective November 1, 2026

LOAN APPLICATION PROCESS			
ONLINE	**BY PHONE**	**IN PERSON**	**ACU MOBILE APP**
youracu.org	Monday-Friday 8am – 6pm Saturday 9am – 4pm Local: 253-964-3113 Toll Free: 866-968-7128	**Visit a branch location**	Download the ACU Mobile App and navigate to "My Offers" in the main menu to see customized pre-approved offers. Or click on "Apply for a Loan" in the menu to get started today!
All rates are Annual Percentage Rates (APR) and are subject to change at any time without notice. All loans are subject to credit approval. Some restrictions may apply.			

NEW & USED VEHICLE LOANS		
TERM	APR	ESTIMATED MONTHLY PAYMENT EXAMPLES
00 - 36 Months	5.21% - 13.21%	$601 a month for 36 months, $20,000 loan at 5.21% APR
37 - 48 Months	5.77% - 13.77%	$468 a month for 48 months, $20,000 loan at 5.77% APR
49 - 60 Months	5.93% - 13.93%	$386 a month for 60 months, $20,000 loan at 5.93% APR
61 - 72 Months	5.99% - 14.14%	$331 a month for 72 months, $20,000 loan at 5.99% APR
73 - 84 Months	6.61% - 8.36%	$298 a month for 84 months, $20,000 loan at 6.61% APR

FIRST TIME BUYER PROGRAM		
TERM	APR	ESTIMATED MONTHLY PAYMENT EXAMPLES
00 - 60 Months	12.32%	$448 a month for 60 months, $20,000 at 12.32% APR
61 - 72 Months	13.85%	$411 a month for 72 months, $20,000 at 13.85% APR
Rate is eligible for discounts. Rate applied to "0" scores and thin files. Thin file defined as either: less than 12 months auto history OR less than 2 active trade lines with at least 12 months history each. Co-Signers do not impact the structure or the rate.		

VEHICLE LOANS – GAP, SERVICE CONTRACT AND ANTI-THEFT & POLICIES, TERMS AND CONDITIONS	
ACU Offers **GAP** and **Extended Service Contracts**. Dealership Service Contracts, GAP and Anti-Theft product financing available. Dealership GAP Max = $1,000.	
Skip-a-Pay	Skip a Payment requests are based on approval criteria established by the credit union. A fee of $30 will be deducted for this service at the time request is processed. See https://www.youracu.org/help-center/skip-a-payment for full details.
No Payments For 90 Days	Applies to new auto loans, or auto loans transferred from another financial institution. Interest will begin to accrue from the date of disbursement. Subject upon approval/restrictions apply. Unless otherwise stated, the first payment must be within 45 days.

ADDITIONAL VEHICLE LOAN RATE DISCOUNTS - **Max aggregate discount allowed = 1.25%**
Deduct 0.50% for Active-Duty Military, Military Veterans, and First-Responders.
Deduct 0.25% for Debt Protection.
Deduct 0.50% for external ACH payment **or** ACU autopay w/o direct deposit.
Deduct 0.75% for autopay from ACU account w/ direct deposit equal to, or greater than, loan payment.

RECREATIONAL VEHICLE LOANS (MOTORHOMES, BOATS, TRAVEL TRAILERS, ETC.)		
TERM	APR	ESTIMATED MONTHLY PAYMENT EXAMPLES
00 - 60 Months	8.90% - 11.90%	$725 a month for 60 months, $35,000 loan at 8.90% APR
61 - 84 Months	10.50% - 13.50%	$590 a month for 84 months, $35,000 loan at 10.50% APR
85 - 120 Months	12.10% - 15.10%	$504 a month for 120 months, $35,000 loan at 12.10% APR
121 - 144 Months	13.70% - 16.70%	$496 a month for 144 months, $35,000 loan at 13.70% APR
145 - 180 Months	15.30% - 18.00%	$497 a month for 180 months, $35,000 loan at 15.30% APR

MOTORCYCLE LOANS		
TERM	APR	ESTIMATED MONTHLY PAYMENT EXAMPLES
00 - 36 Months	8.05% - 10.80%	$627 a month for 36 months, $20,000 loan at 8.05% APR
37 - 48 Months	8.24% - 10.99%	$491 a month for 48 months, $20,000 loan at 8.24% APR
49 - 60 Months	8.74% - 11.49%	$413 a month for 60 months, $20,000 loan at 8.74% APR
61 - 72 Months	9.25% - 10.75%	$363 a month for 72 months, $20,000 loan at 9.25% APR
73 - 84 Months	10.30%	$335 a month for 84 months, $20,000 loan at 10.30% APR

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VISA CREDIT CARDS		
Visa Platinum 9.04%-18.00% APR	Visa Platinum Rewards 10.04%-18.00% APR Share Secured Visa Rewards 10.04%-18.00% APR	Visa Green Rewards 15.99% APR Fixed Rate
See Visa Credit Card Account Agreement for terms and conditions.		

PERSONAL LOANS		
TERM	APR	ESTIMATED MONTHLY PAYMENT EXAMPLES
Personal Loans $500-$25,000		
00 - 24 Months	9.23% - 17.50%	$229 a month for 24 months, $5,000 loan at 9.23% APR
25 - 36 Months	9.48% - 18.00%	$160 a month for 36 months, $5,000 loan at 9.48% APR
37 - 48 Months	10.46% - 15.88%	$128 a month for 48 months, $5,000 loan at 10.46% APR
49 - 60 Months	11.51% - 16.93%	$110 a month for 60 months, $5,000 loan at 11.51% APR
61 - 72 Months	13.25% - 15.48%	$202 a month for 72 months, $10,000 loan at 13.25% APR
73 - 84 Months	13.50% - 15.73%	$369 a month for 84 months, $20,000 loan at 13.50% APR
CERTIFICATE OF DEPOSIT SECURED		
120 Months Max	3% above Certificate of Deposit Dividend Rate	$46 a month for 60 months, $2,500 loan at 4.00% APR
SAVINGS OR MONEY MARKET SECURED		
120 Months Max	3% above Dividend Rate	$46 a month for 60 months, $2,500 loan at 4.00% APR

BUY NOW, PAY LATER

Turn recent purchases into smaller, easier payments.

https://www.youracu.org/bnpl

APR for **Split Your Payment** transactions is 15.00%. APR for **Plan Your Purchase** transactions is 17.00%. Repayment terms range from 3 to 24 months.

To see if your debit purchase qualifies for a Buy Now Pay Later (BNPL) plan, log into your online banking account.

HOME LOANS

Call 253-591-6871 for current rates & program options.