

## LENDING RATES

Rate Schedule Effective February 1, 2026



LOAN APPLICATION PROCESS			
ONLINE	BY PHONE	IN PERSON	ACU MOBILE APP
<b>youracu.org</b>	Monday-Friday 8am – 6pm Saturday 9am – 4pm Local: 253-964-3113 Toll Free: 866-968-7128	<b>Visit a branch location</b>	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 a 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 <b>GAP</b> and <b>Extended Service Contracts</b> . 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 <a href="https://www.youracu.org/help-center/skip-a-payment">https://www.youracu.org/help-center/skip-a-payment</a> 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 8.79%-18.00% APR

Visa Platinum Rewards 9.79%-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

### HOME LOANS

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