



Appliance Credit Union

Closed End Loan Rates as of 02/26/2025

New Vehicle

Term	APR
36 months	4.74% to 10.74%
60 months	4.99% to 10.99%
72 months	5.50% to 11.50%
84 months	6.25% to 12.25%

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

Used Vehicles 2024 - 2020 up to 100k miles

Term	Base Rate
36 months	5.99% to 11.99%
60 months	5.99% to 11.99%
72 months	6.49% to 12.49%
84 months	6.75% to 12.75%

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

Used Vehicles 2019 and older less than 100k

Term	Base Rate
36 months	6.15% to 12.15%
60 months	6.25% to 12.25%
72 months	6.50% to 12.50%
84 months	6.75% to 12.75%

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

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

Term	Base Rate
36 months	6.74% to 12.74%
60 months	7.00% to 13.00%
72 months	8.00% to 14.00%

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

Used Vehicles over 150k miles

Term	Base Rate
36 months	7.50% to 13.50%
60 months	8.25% to 14.25%
72 months	9.75% to 15.75%

72 months financing on \$20k+

New Motorcycles

Term	Base Rate
36 months	7.50% to 13.50%
60 months	7.99% to 13.99%
72 months	8.50% to 14.50%
84 months	9.50% to 15.50%

72 months financing on \$15k+ - 84 months financing on \$20k+

Used Motorcycles

Term	Base Rate
36 months	9.00% to 15.00%
60 months	9.15% to 15.15%
72 months	9.50% to 15.50%
84 months	10.15% to 16.15%

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

New Boats

Term	Base Rate
36 months	7.50% to 13.50%
60 months	8.00% to 14.00%
72 months	8.50% to 14.50%
84 months	9.50% to 15.50%
120 months	10.00% to 16.00%

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

Used Boats

Term	Base Rate
36 months	9.15% to 15.15%
60 months	9.50% to 15.50%
72 months	10.00% to 16.00%
84 months	10.15% to 16.15%
120 months	10.75% to 16.75%

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

New Travel Trailer & Campers

Term	Base Rate
36 months	7.15% to 13.15%
60 months	7.25% to 13.25%
72 months	7.50% to 13.50%
84 months	7.75% to 13.75%
120 months	8.00% to 14.00%

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

Used Travel Trailer & Campers

Term	Base Rate
36 months	7.15% to 13.15%
60 months	7.25% to 13.25%
72 months	7.75% to 13.75%
84 months	8.00% to 14.00%
120 months	8.15% to 14.15%

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

New Motorhomes

Term	Base Rate
36 months	7.00% to 13.00%
60 months	7.75% to 13.75%
72 months	8.15% to 14.15%
84 months	8.75% to 14.75%
120 months	10.00% to 16.00%

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

Used Motorhomes

Term	Base Rate
60 months	10.00% to 16.00%
72 months	10.25% to 16.25%
84 months	10.25% to 16.25%
120 months	10.50% to 16.50%

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

New ATV's, Jet Skis & Other Collateral

Term	Base Rate
24 months	7.15% to 13.15%
36 months	7.50% to 13.50%
60 months	8.00% to 14.00%
72 months	8.50% to 14.50%
84 months	10.00% to 16.00%

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

Used ATV's, Jet Skis & Other Collateral

Term	Base Rate
24 months	9.00% to 15.00%
36 months	9.15% to 15.15%
60 months	9.25% to 15.25%
72 months	10.00% to 16.00%
84 months	11.00% to 17.00%

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

New Farm Equipment

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

Used Farm Equipment

Term	Base Rate
up to 72 months	10.50% to 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

2% above 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