

Credit Union 1

Loan Rates as of | August 26, 2024

The dividend rates and annual percentage yields are accurate as of the last dividend declaration date set forth above. If you require current rate information, please contact us.

1st Mortgages

Credit Union 1 is pleased to provide our members with a full-service program. For information on the most current Mortgage Loan Rates, visit us online at creditunion1.org/rates. Nationwide Mortgage Licensing System Organization Number 384759.

Home Equity Line of Credit (HELOC)

Prime Rate as of 7.27.23 | 8.50%

Variable Rate – Owner Occupied Properties Only

Program	Line of Credit Limit	Promotional Offer – Fixed Rate for the first 6 Months	Then Variable Rate as low as Prime + 0.50% APR ¹
Up to 80% LTV Primary Residence Only	\$10,000 - \$500,000	Fixed Rate Promo as low as 5.99% ²	Currently at 9.00%
Up to 90% LTV Primary Residence Only	\$10,000 - \$250,000	Fixed Rate Promo as low as 6.99% ²	Currently at 10.00%

Home Equity Line of Credit (HELOC)

Prime Rate as of 7.27.23 | 8.50%

Variable Rate – Secondary Residence Properties

Program	Line of Credit Limit	Promotional Offer – Fixed Rate for the first 6 Months	Then Variable Rate as low as Prime + 2.50% APR ¹
Up to 70% LTV Secondary Residence Only	\$10,000 - \$249,999	Fixed Rate Promo as low as 5.99% ²	Currently at 11.00%
Up to 80% LTV Secondary Residence Only	\$10,000 - \$500,000	Fixed Rate Promo as low as 5.99% ²	Currently at 11.00%

Interest Only Payment Home Equity Line of Credit (HELOC)

Variable Rate – Owner Occupied Properties Only

Prime Rate as of 7.27.23 | 8.50%

Program	Line of Credit Limit	Promotional Offer – Fixed Rate for the first 6 Months	Then Variable Rate as low as Prime + 0.75% APR ¹
Up to 80% LTV	\$10,000 - \$250,000	Fixed Rate Promo as low as 5.99% ²	Currently at 9.25%
Up to 90% LTV	\$10,000 - \$250,000	Fixed Rate Promo as low as 6.99% ²	Currently at 10.25%

IMPORTANT INFORMATION - Rates, terms and conditions are subject to change without notice and may vary based on creditworthiness, qualifications, and collateral conditions. All loans are subject to approval.

This offer is only available for properties located in California, Florida, Illinois, Indiana, Iowa, Georgia, Minnesota, Nevada, Tennessee, Washington, & Wisconsin.

¹APR= Annual Percentage Rate. The APR may vary after account opening. HELOC floor rate of 3.74% APR. The maximum rate that may be imposed is 18.00% APR.

There is a \$10,000 minimum loan amount, maximum 90% Home Equity Combined Loan to Value (HCLTV) for Primary Residence, and 80% HCLTV for Secondary Residence. There is a minimum monthly payment requirement of \$100. Closing costs vary by state ranging from \$650 - \$1,900.

Promotional offer is only available for new HELOCs with application dates of 08/01/24 and later. Promotional Rate offer does not apply to existing CU1 loans.

² 5.99% Fixed Promo Rate is capped at a maximum 80% HCLTV and is available on primary and secondary homes. 6.99% Fixed Promo Rate is capped at a maximum 90% HCLTV available on primary and secondary homes.

Must be an existing Credit Union 1 member or be eligible for membership prior to loan origination. New members may be required to pay a one-time membership fee of up to \$10.

Property insurance is required on all HELOC loans. A statement of property insurance will be requested prior to loan origination.

This promotional offer may end at any time without notice.

Home Equity Loan

Fixed Rate

Program	Limit	Term ²	APR
Home Equity Loan Up to 80% LTV CU1 – 2 nd Lien Owner Occupied	\$10,000 - \$500,000	5 years 10 years 15 years 20 years	Call for current rates
Home Equity Loan Up to 90% LTV CU1 – 2 nd Lien Owner Occupied	\$10,000 - \$250,000	5 years 10 years 15 years 20 years	Call for current rates
Home Equity Loan Up to 70% LTV CU1 – 2 nd Lien 2 nd Home	\$10,000 - \$249,999	5 years 10 years 15 years 20 years	Call for current rates
Home Equity Loan Up to 80% LTV CU1 – 2 nd Lien 2 nd Home	\$10,000 - \$500,000	5 years 10 years 15 years 20 years	Call for current rates

APR= Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. All loans are subject to approval. ²For any Fixed Rate Home Equity Loan, the borrower is responsible for any third-party fees associated with the origination of the loan. The borrower should consult a tax adviser for further information regarding the deductibility of interest and charges. Available for properties located in California, Florida, Illinois, Indiana, Iowa, Georgia, Minnesota, Nevada, Tennessee, Washington, Wisconsin only.

Best Credit Financing Examples: A Home Equity Loan of \$20,000 at 6.50% APR for a 60-month term would result in a monthly payment of approximately \$391.32. A Home Equity Loan of \$20,000 at 6.75% APR for a 120-month term would result in a monthly payment of approximately \$229.65. A Home Equity Loan of \$20,000 at 7% APR for a 180-month term would result in a monthly payment of approximately \$179.77. A Home Equity Loan of \$20,000 at 7.250% APR for a 240-month term would result in a monthly payment of approximately \$158.08. Home Equity Loan payment examples do not include taxes and insurance premiums. Loans do not escrow for taxes and insurance. These premiums will be paid separately from the Home Equity Loan.

Property insurance is required on all Home Equity loans. A statement of property insurance will be requested prior to loan origination. Must be an existing Credit Union 1 member or be eligible for membership prior to loan origination. New members may be required to pay a one-time membership fee of up to \$10.

Signature Loans

Term	Rate	APR
Up to 36 months ²	As low as 12.99%	14.477%
Up to 48 months ³	As low as 15.49%	16.647%
Up to 60 months ⁴	As low as 15.74%	16.195%

APR= Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval. There is a minimum loan amount of \$5,000, a maximum loan amount of \$48,000, a minimum 12-month term, and a floor rate of 12.99%. There is a \$99 Processing Fee. ²**Best Credit Financing Example:** A Signature Loan of \$5,000 at 14.477% APR for a 36-month term would result in a monthly payment of approximately \$167. ³**Best Credit Financing Example:** A Signature Loan of \$5,000 at 16.647% APR for a 48-month term would result in a monthly payment of approximately \$139. ⁴There is a minimum loan amount of \$10,000 for a 60-month term. **Best Credit Financing Example:** A Signature Loan of \$10,000 at 16.195% APR for a 60-month term would result in a monthly payment of approximately \$242.

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Secured Loans

Program	APR
Share Secured Loan	Share Dividend Rate + 3% - 6% This APR will vary with the market based on the dividend rate.
Share Certificate Secured Loan	Share Dividend Rate + 3% - 6% This APR will vary with the market based on the dividend rate.
Credit Saver Loan	Share Dividend Rate + 3% - 6% This APR will vary with the market based on the dividend rate.

APR= Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval. There is a \$49 Processing Fee on all secured loans.

Line of Credit

Program	APR
Overdraft Protection Line of Credit	19.99% ⁵

APR= Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval. Overdraft Transaction Fee is \$5.00. ⁵There is a \$500 minimum line of credit limit.

Auto Loans

100% Auto Loan Financing is available for qualified members.

Model Year	Term ⁶	APR
New Auto 2023 + Newer	36 to 72 Months	As low as 5.49%
	73 – 84 Months	As low as 5.99%
2017 - 2022	36 to 72 Months	As low as 9.49%
2016 & Older	36 to 60 Months	As low as 10.49%

Rate discounts are available to qualified borrowers. Ask an employee for details. APR= Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval. Auto Loans have a \$5,000 minimum loan amount, a minimum 36-month term, and a floor rate of 5.49% APR. There is a \$49 Processing Fee on all new auto loans (2023 and newer). There is a \$124 Processing Fee on all used auto loans (2022 and older). ⁶**Best Credit Financing Examples:** An Auto Loan of \$20,000 at 5.49% APR for a 36-month term would result in a monthly payment of approximately \$603.83. An Auto Loan of \$20,000 at 5.99% APR for a 84-month term would result in a monthly payment of approximately \$292.08. An Auto Loan of \$20,000 at 9.49% APR for a 72-month term would result in a monthly payment of approximately \$365.39. An Auto Loan of \$20,000 at 10.49% APR for a 60-month term would result in a monthly payment of approximately \$429.78. ⁷There is a \$15,000 minimum loan amount to receive 5.99% APR for qualified borrowers.

For additional information, visit us online at creditunion1.org or call our Member Solutions Team at 800.252.6950

