

**KC AREA LOAN RATES**

**Effective January 1, 2019 - January 31, 2019**

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>
Credit Score:	(700-up)	(650-699)	(600-649)	(550-599)	(500-549)
<b>All Collateral Loan (2015-2019)</b>					
Up to 100% Financing up to 48 months	2.99%	3.99%	6.99%	9.99%	11.99%
Up to 100% Financing up to 60 months	3.25%	4.25%	7.25%	10.25%	12.25%
Up to 100% Financing up to 72 months	4.25%	5.25%	8.25%		
<b>New Autos over \$30K Only</b> --84 mo fin.	5.25%	6.25%	9.25%	(Must Add GAP Coverage)	
<b>Boat Loans Only</b> --84 mo financing	5.99%	6.99%	9.99%		
<b>All Collateral Loan (2014-older)</b>					
Up to \$10,000.00 (financing up to 36mo)	3.99%	4.49%	7.49%	11.49%	12.49%
\$10,000.01 and up (financing up to 60 mo)	4.49%	4.99%	7.99%	11.99%	12.99%
<b>Boat Loans Only</b> --72 mo financing	6.49%	6.90%	9.99%		
<b>Signature Loan</b>					
Balance up to \$5000.00      36 month term	8.99%	10.99%	16.99%	18.99%	19.99%
\$5000.01 and up      48 month term	8.99%	10.99%			
	60 month term	9.99%			
<b>Debt Consolidation Loan</b>					
Balance up to \$5000.00      36 month term	5.99%	7.99%	13.99%	15.99%	16.99%
\$5000.01 and up      48 month term	5.99%	7.99%			
	60 month term	6.99%			
<b>Emergency Advance Loan</b>					
Special guidelines/terms	25.99% + 5.00% application fee				
Contact CU for more detailed requirements					
<b>Share Loan</b>					
	2.00%				

KCACU uses NADA.com to determine collateral value.
All rates listed are Annual Percentage Rates.
Rates subject to change without notice.
KCACU uses Equifax for credit score determination.
KCACU may be able to match or beat your auto rate at another institution.