

KC AREA LOAN RATES
Effective March 1, 2020 -March 31, 2020

Credit Score:	A	B	C	D	E
	(700-up)	(650-699)	(600-649)	(550-599)	(500-549)
All Collateral Loan (2016-2020)					
Up to 100% Financing up to 48 months	3.25%	4.25%	7.25%	10.25%	12.25%
Up to 100% Financing up to 60 months	3.50%	4.50%	7.50%	10.50%	12.50%
Up to 100% Financing up to 72 months	4.50%	5.50%	8.50%	(Must Add GAP Coverage)	
New Autos over \$30K Only --84 mo fi	5.50%	6.50%	9.50%		
Boat or RV Loans Only --84 mo financ	6.25%	7.25%	10.25%		
All Collateral Loan (2015-older)					
Up to \$10,000.00 (financing up to 36mo	4.25%	4.75%	7.75%	11.75%	12.75%
\$10,000.01 and up (financing up to 60 r	4.75%	5.25%	8.25%	12.25%	13.25%
Boat or RV Loans Only --72 mo financ	6.75%	7.25%	10.25%		
Signature Loan					
Balance up to \$5000.00 36 month term	9.25%	11.25%	17.25%	19.25%	20.25%
\$5000.01 and up 48 month term	9.25%	11.25%			
60 month term	10.25%	12.25%			
Debt Consolidation Loan					
Balance up to \$5000.00 36 month term	6.25%	8.25%	14.25%	16.25%	17.25%
\$5000.01 and up 48 month term	6.25%	8.25%			
60 month term	7.25%	9.25%			
Spring Break Vacation Loan					
Max: One Year Term	4.99%	6.99%	11.99%	13.99%	14.99%
Tax Liability Loan					
Max: One Year Term	5.00%	6.00%	7.00%	8.00%	9.00%
Checks Payable to Fed or State					
Emergency Advance Loan	25.99% + 5.00% application fee				
Special guidelines/terms					
Contact CU for more detailed requirements					
Share Loan					
	2.00%				

<p>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.</p>
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