

KC AREA LOAN RATES
Effective October 1, 2020 -October 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	1.99%	2.99%	5.99%	8.99%	10.99%
Up to 100% Financing up to 60 months	2.24%	3.24%	6.24%	9.24%	11.24%
Up to 100% Financing up to 72 months	3.24%	4.24%	7.24%		
New Autos over \$30K Only--84 mo fi	4.24%	5.24%	8.24%	(Must Add GAP Coverage)	
All Collateral Loan (2015-older)					
Up to \$10,000.00 (financing up to 36mo	2.99%	3.49%	6.49%	10.49%	11.49%
\$10,000.01 and up (financing up to 60 m	3.49%	3.99%	6.99%	10.99%	11.99%
New or Used Boat or RV Loans Only--up to 144 mo (please inquire about longer terms)	5.99%	6.99%	8.99%		
Signature Loan					
Balance up to \$5000.00 36 month term	8.25%	10.25%	16.25%	18.25%	19.25%
\$5000.01 and up 48 month term	8.25%	10.25%			
60 month term	9.25%	11.25%			
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%			
Back To School Loan					
Max-one year term	4.00%	4.00%	5.00%	5.00%	5.00%
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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