

KC AREA LOAN RATES
Effective April 1, 2020 -April 30, 2020

Credit Score:

All Collateral Loan (2017-2021)

Up to 100% Financing up to 48 months

Up to 100% Financing up to 60 months

Up to 100% Financing up to 72 months

New Autos over \$30K Only--84 mo fin.

Boat or RV Loans Only--84 mo financing

All Collateral Loan (2016-older)

Up to \$10,000.00 (financing up to 36mo)

\$10,000.01 and up (financing up to 60 mo)

Boat or RV Loans Only--72 mo financing

Signature Loan*

Balance up to \$5000.00 36 month term

\$5000.01 and up 48 month term

60 month term

*Max limit for signature loans is \$10,000 for qualified applicants

Debt Consolidation Loan*

Balance up to \$5000.00 36 month term

\$5000.01 and up 48 month term

60 month term

*Max limit for debt consolidation loans is \$10,000 for qualified applicants

Tax Liability Loan

Max: One Year Term

Checks Payable to Fed or State

Emergency Advance Loan

Special guidelines/terms

Contact CU for more detailed requirements

Share Loan

(loans cannot be in excess of 90% of share balance)

A	B	C	D	E
(700-up)	(650-699)	(600-649)	(550-599)	(500-549)
3.25%	4.25%	7.25%	10.25%	12.25%
3.50%	4.50%	7.50%	10.50%	12.50%
4.50%	5.50%	8.50%	(Must Add GAP Coverage)	
5.50%	6.50%	9.50%		
6.25%	7.25%	10.25%		
4.25%	4.75%	7.75%	11.75%	12.75%
4.75%	5.25%	8.25%	12.25%	13.25%
6.75%	7.25%	10.25%		
9.25%	11.25%	17.25%	19.25%	20.25%
9.25%	11.25%			
10.25%	12.25%			
6.25%	8.25%	14.25%	16.25%	17.25%
6.25%	8.25%			
7.25%	9.25%			
5.00%	6.00%	7.00%	8.00%	9.00%
25.99% + 5.00% application fee				
2.00%				

*Max limit for signature/debt consolidation loans is \$10,000 for qualified applicants

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.