

KC AREA LOAN RATES
Effective May 1, 2021 - May 31, 2021

\$100 cash
 promo thru
 07.31.21

Credit Score:

A	B	C	D	E
(700-up)	(650-699)	(600-649)	(550-599)	(500-549)

All Collateral Loan (2017-2021)

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 fin.	4.24%	5.24%	8.24%	(Must Add GAP Coverage)	

All Collateral Loan (2016-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 mo)	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%		
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Signature Loan*

Balance up to \$5000.00	36 month term	8.50%	10.50%	16.50%	18.50%	19.50%
\$5000.01 and up	48 month term	8.50%	10.50%			
	60 month term	9.50%	11.50%			

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

Debt Consolidation Loan*

Balance up to \$5000.00	36 month term	6.50%	8.50%	14.50%	16.50%	17.50%
\$5000.01 and up	48 month term	6.50%	8.50%			
	60 month term	7.50%	9.50%			

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

Tax Liability Loan

Max-one year term	6.00%	7.00%	8.00%	9.00%	10.00%
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Vacation Loan

Max-one year term	4.75%	6.75%	8.75%	11.75%	14.75%
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Emergency Advance Loan

Special guidelines/terms	25.99% + 5.00% application fee				
Contact CU for more detailed requirements					

Share Loan

(Loans cannot be in excess of 90% of share balance)	1.99%				
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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.
