KC AREA LOAN RATES
Effective November 1, 2023-November 30, 2023

		A	B	C	D	E
Credit Score:		(700-up)	(650-699)	(600-649)	(550-599)	(500-549)
All Collateral Loan (2019-2023)						
Up to 100% Financing up to 48 months		6.24%	7.24%	10.24%	13.24%	15.24%
Up to 100% Financing up to 60 months		6.49%	7.49%	10.49%	13.49%	15.49%
Up to 100% Financing up to 72 months		7.24%	8.24%	11.24%		
New Autos over $30K Only--84 mo fin.		8.49%	9.49%	12.49%	(Must Add GAP Coverage)	
All Collateral Loan (2018-older)						
Up to $10,000.00 (financing up to 36mo)		7.24%	7.74%	10.74%	14.74%	15.74%
$10,000.01-$20,000.00 up to 60 mo)		7.74%	8.24%	11.24%	15.24%	16.24%
$20,000.00 and up (financing up to 72 mo)		8.24%	8.74%	11.74%	15.74%	16.74%
New or Used						
Boat or RV Loans Only--up to 144 mo		10.24%	11.24%	13.24%		
(please inquire about longer terms)						
Signature Loan*						
Balance up to $5000.00	36 month term	11.49%	13.49%	19.49%	21.49%	22.49%
$5000.01 and up	48 month term	11.99%	13.99%	19.99%		
	60 month term	12.49%	14.49%			
Debt Consolidation Loan*						
Balance up to $5000.00	36 month term	9.49%	11.49%	17.49%	19.49%	20.49%
$5000.01 and up	48 month term	9.99%	11.74%	18.99%		
	60 month term	10.49%	12.49%			
Emergency Advance Loan						
Special guidelines/terms		25.99% + 5.00% application fee				
Contact CU for more detailed requirements						
Share Loan		2.55%				
(Loans cannot be in excess of 90% of share balance)						

*Max limit for signature loan is $15,000 for qualified applicants

*Max limit for debt consolidation loan is $15,000 for qualified applicants

Sig loan limits up to $15K ask for details!

LIMITED TIME LOAN PROMOTIONS

Holiday Loan						
Max Term: one year		5.99%	6.99%	7.99%	8.99%	9.99%

KCACU uses J.D. Power 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.