

KC AREA LOAN RATES

Effective August 1, 2022-August 31, 2022

Credit Score:

All Collateral Loan (2018-2022)

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.

All Collateral Loan (2017-older)

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

\$10,000.01-\$20,000.00 up to 60 mo)

\$20,000.00 and up (financing up to 72 mo)

New or Used

Boat or RV Loans Only--up to 144 mo

(please inquire about longer terms)

Signature Loan*

Balance up to \$5000.00 36 month term

\$5000.01 and up 48 month term

60 month term

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

Back To School Loan

Max Term: one year

High Five Loan

18-mo max

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)
2.99%	3.99%	6.99%	9.99%	11.99%
3.24%	4.24%	7.24%	10.24%	12.24%
4.24%	5.24%	8.24%	(Must Add GAP Coverage)	
5.24%	6.24%	9.24%		
3.99%	4.49%	7.49%	11.49%	12.49%
4.49%	4.99%	7.99%	11.99%	12.99%
4.99%	5.24%	8.49%	12.49%	13.49%
6.99%	7.99%	9.99%		
9.50%	11.50%	17.50%	19.50%	20.50%
10.00%	12.00%	18.00%		
10.50%	12.50%			
7.50%	9.50%	15.50%	17.50%	18.50%
8.00%	9.75%	16.00%		
8.50%	10.50%			
4.00%	4.00%	5.00%	5.00%	5.00%
5.00%	5.00%	5.00%	5.00%	5.00%
25.99% + 5.00% application fee				
2.00%				

Signature &
DC loan limits
now up to
\$15,000 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.

