KC AREA LOAN RATES
Effective February 1, 2024-February 29, 2024

Credit Score:	A (700-up)	B (650-699)	C (600-649)	D (550-599)	E (500-549)
All Collateral Loan (2020-2024)					
Up to 100% Financing up to 48 months	6.74%	7.74%	10.74%	13.74%	15.74%
Up to 100% Financing up to 60 months	6.99%	7.99%	10.99%	13.99%	15.99%
Up to 100% Financing up to 72 months	7.74%	8.75%	11.74%		
New Autos over $30K Only--84 mo fin.	8.99%	9.99%	12.99%	(Must Add GAP Coverage)	
All Collateral Loan (2019-older)					
Up to $10,000.00 (financing up to 36mo)	7.74%	8.24%	11.24%	15.24%	16.24%
$10,000.01-$20,000.00 up to 60 mo)	8.24%	8.74%	11.74%	15.74%	16.74%
$20,000.00 and up (financing up to 72 mo)	8.74%	9.24%	12.24%	16.24%	17.24%
New or Used					
Boat or RV Loans Only--up to 144 mo	10.74%	11.74%	13.74%		
(please inquire about longer terms)					
Signature Loan*					
Balance up to $5000.00 36 month term	11.74%	13.74%	19.74%	21.74%	22.74%
$5000.01 and up 48 month term	12.24%	14.24%	20.24%		
60 month term	12.74%	14.74%			
Debt Consolidation Loan*					
Balance up to $5000.00 36 month term	9.74%	11.74%	17.74%	19.74%	20.74%
$5000.01 and up 48 month term	10.24%	11.99%	19.24%		
60 month term	10.74%	12.74%			
Emergency Advance Loan					
Special guidelines/terms	25.99% + 5.00% application fee				
Contact CU for more detailed requirements					
Share Loan	2.75%				
(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

	A	B	C	D	E
Tax Liability Loan					
Max Term: one year	6.00%	7.00%	8.00%	9.00%	10.00%
Checks payable to Fed, State, County Revenue Agency					
Lucky 7 Loan					
Max Term: 17 mo	7.77%	7.77%	7.77%	7.77%	7.77%

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.