KC AREA LOAN RATES
Effective July 22, 2024-July 31, 2024

		A	B	C	D	E
Credit Score:		(700-up)	(650-699)	(600-649)	(550-599)	(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%	8.74%	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 -over 72mo		10.74%	11.74%	13.74%		
(up to 144 mo--inquire about longer terms)						
Signature Loan*						
Balance up to $5000.00	36 month term	11.75%	13.75%	19.75%	21.75%	22.75%
$5000.01 and up	48 month term	12.25%	14.25%	20.25%		
	60 month term	12.75%	14.75%			
***Max limit for signature loan is $15,000 for qualified applicants**						
Debt Consolidation Loan*						
Balance up to $5000.00	36 month term	9.75%	11.75%	17.75%	19.75%	20.75%
$5000.01 and up	48 month term	10.25%	12.00%	19.25%		
	60 month term	10.75%	12.75%			
***Max limit for debt consolidation loan is $15,000 for qualified applicants**						
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)

LIMITED TIME LOAN PROMOTIONS

Back To School Time Loan						
Max Term: one year		6.25%	6.25%	7.25%	7.25%	8.25%
Vacation Loan						
Max Term: one year		6.75%	8.75%	14.75%	16.75%	17.75%
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.
KCACU may be able to match or beat your auto rate at another institution.