KC AREA LOAN RATES
Effective February 1, 2025-February 28, 2025

		A	B	C	D	E
Credit Score:		(700-up)	(650-699)	(600-649)	(550-599)	(500-549)
All Collateral Loan (2021-Current)						
Up to 100% Financing up to 48 months		5.99%	6.99%	9.99%	12.99%	14.99%
Up to 100% Financing up to 60 months		6.24%	7.24%	10.24%	13.24%	15.24%
Up to 100% Financing up to 72 months		6.99%	7.99%	10.99%		
New Autos over $30K Only--84 mo fin.		8.24%	9.24%	12.24%	(GAP Coverage Encouraged)	
All Collateral Loan (2020-older)						
Up to $10,000.00 (financing up to 36mo)		6.99%	7.49%	10.49%	14.49%	15.49%
$10,000.01-$20,000.00 up to 60 mo)		7.49%	7.99%	10.99%	14.99%	15.99%
$20,000.00 and up (financing up to 72 mo)		7.99%	8.49%	11.49%	15.49%	16.49%
New or Used Boat or RV -over 72mo		9.99%	10.99%	12.99%		
(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

Tax Liability Loan						
Max Term: one year		6.00%	7.00%	8.00%	9.00%	10.00%
Checks payable to Fed, State, Country Revenue Agency						
Getaway Loan						
Max Term: one year		7.00%	8.00%	10.00%	12.00%	14.00%

Financed somewhere else?

We may be able to beat your auto rate! Let's see what we can do to save you money!

(KCACU uses J.D. Power to determine collateral value. All rates listed are Annual Percentage Rates. Rates subject to change without notice. We use Equifax for credit score determinate.)