

KC AREA LOAN RATES

Effective October 1, 2025-October 31, 2025

Found a lower rate elsewhere?
Let us see if we can MATCH it!

Credit Score:

A	B	C	D	E
(700-up)	(650-699)	(600-649)	(550-599)	(500-549)
5.49%	6.49%	9.49%	12.49%	14.49%
5.74%	6.74%	9.74%	12.74%	14.74%
6.49%	7.49%	10.49%	13.49%	15.49%
7.74%	8.74%	11.74%	(GAP Coverage Encouraged)	
6.49%	6.99%	9.99%	13.99%	14.99%
6.99%	7.49%	10.49%	14.49%	15.49%
7.49%	7.99%	10.99%	14.99%	15.99%
9.49%	10.49%	12.49%	Found a lower rate elsewhere? Let us see if we can MATCH it!	
11.75%	13.75%	19.75%		
12.25%	14.25%	20.25%		
12.75%	14.75%			
9.75%	11.75%	17.75%	19.75%	20.75%
10.25%	12.00%	19.25%		
10.75%	12.75%			
25.99% + 5.00% application fee				
2.75%				

All Collateral Loan (2021-Current)

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 (2020-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 -over 72mo
(up to 144 mo--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

Emergency Advance Loan

Special guidelines/terms

Contact CU for more detailed requirements

Share Loan

(Loans cannot be in excess of 90% of share balance)

LIMITED TIME LOAN PROMOTIONS

Holiday Loan

Max Term: one year

6.00%

7.00%

8.00%

9.00%

10.00%

Financed somewhere else?

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