KC AREA LOAN RATES
Effective August 1, 2026-August 31, 2026

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)
All Collateral Loan (2022-Current)						
Up to 100% Financing up to 48 months		4.99%	5.99%	8.99%	11.99%	13.99%
Up to 100% Financing up to 60 months		5.24%	6.24%	9.24%	12.24%	14.24%
Up to 100% Financing up to 72 months		5.99%	6.99%	9.99%	12.99%	14.99%
New Autos over $30K Only--84 mo fin.		7.24%	8.24%	11.24%	(GAP Coverage Encouraged)	
All Collateral Loan (2021-older)						
Up to $10,000.00 (financing up to 36mo)		5.99%	6.49%	9.49%	13.49%	14.49%
$10,000.01-$20,000.00 up to 60 mo)		6.49%	6.99%	9.99%	13.99%	14.99%
$20,000.00 and up (financing up to 72 mo)		6.99%	7.49%	10.49%	14.49%	15.49%
New or Used Boat or RV -over 72mo		8.99%	9.99%	11.99%		
(up to 144 mo--inquire about longer terms)						
Signature Loan*						
Balance up to $5000.00	36 month term	10.99%	12.99%	18.99%	20.99%	21.99%
$5000.01 and up	48 month term	11.49%	13.49%	19.49%		
	60 month term	11.99%	13.99%			
***Max limit for signature loan is <u>$15,000</u> for qualified applicants**						
Debt Consolidation Loan*						
Balance up to $5000.00	36 month term	8.99%	10.99%	16.99%	18.99%	19.99%
$5000.01 and up	48 month term	9.49%	11.24%	18.49%		
	60 month term	9.99%	11.99%			
***Max limit for debt consolidation loan is <u>$15,000</u> for qualified applicants**						
Emergency Advance Loan						
Special guidelines/terms		25.99% + 5.00% application fee				
Contact CU for more detailed requirements						
Share Loan		2.50%				

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Let us see if we can MATCH it!

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

LIMITED TIME LOAN PROMOTIONS

	A	B	C	D	E
Back-To-School Time					
Max Term: up to 12 mo	4.99%	4.99%	5.99%	5.99%	6.99%

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.)