

# KC AREA LOAN RATES

## Effective October 1, 2026-October 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) |
|                                |           |           |                                                                 |           |
| 4.99%                          | 5.99%     | 8.99%     | 11.99%                                                          | 13.99%    |
| 5.24%                          | 6.24%     | 9.24%     | 12.24%                                                          | 14.24%    |
| 5.99%                          | 6.99%     | 9.99%     | 12.99%                                                          | 14.99%    |
| 7.24%                          | 8.24%     | 11.24%    | (GAP Coverage Encouraged)                                       |           |
|                                |           |           |                                                                 |           |
| 5.99%                          | 6.49%     | 9.49%     | 13.49%                                                          | 14.49%    |
| 6.49%                          | 6.99%     | 9.99%     | 13.99%                                                          | 14.99%    |
| 6.99%                          | 7.49%     | 10.49%    | 14.49%                                                          | 15.49%    |
| 8.99%                          | 9.99%     | 11.99%    | Found a lower rate elsewhere?<br>Let us see if we can MATCH it! |           |
|                                |           |           |                                                                 |           |
| 10.99%                         | 12.99%    | 18.99%    |                                                                 |           |
| 11.49%                         | 13.49%    | 19.49%    |                                                                 |           |
| 11.99%                         | 13.99%    |           |                                                                 |           |
|                                |           |           |                                                                 |           |
| 8.99%                          | 10.99%    | 16.99%    | 18.99%                                                          | 19.99%    |
| 9.49%                          | 11.24%    | 18.49%    |                                                                 |           |
| 9.99%                          | 11.99%    |           |                                                                 |           |
|                                |           |           |                                                                 |           |
| 25.99% + 5.00% application fee |           |           |                                                                 |           |
|                                |           |           |                                                                 |           |
| 2.50%                          |           |           |                                                                 |           |

### All Collateral Loan (2022-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 (2021-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: up to 12 mo

5.25%

6.25%

7.25%

8.25%

9.25%

## 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.)