



CONSUMER LOANS

Rates effective as of November 01, 2018 and may change at any time.

Lowest rate reflects our relationship discount which takes .15% off your loan if you have the following 3 products & services with UNI Credit Union:

*Gap/Warranty Coverage, Credit Life/Credit Disability, eStatements, MasterCard, Active Share Draft Account, 5+ years of membership at UNI Credit Union

NEW AUTOS AND TRUCKS		
	<i>As low as APR*</i>	<i>As low as APR*</i>
2016 or Newer models less than 20,000 miles or less	100% of NADA Retail (RTL)	Relationship
Up to 60 Months	3.54*	3.39%*
61 to 72 Months (Value of vehicle must exceed \$20,000 for 72 Month loan)	4.34*	4.19%*
<i>Payment Examples:</i> *For \$20,000 vehicle 100% RTL amortized for 60 months and a 3.39% APR, the monthly payment will be \$362.85. *For \$25,000 vehicle 100% RTL amortized for 72 months and a 4.19% APR, the monthly payment will be \$393.30.		
USED AUTOS AND TRUCKS		
	<i>As low as APR*</i>	<i>As low as APR*</i>
2014 or Newer models with 20,000 miles or more	100% of NADA Retail (RTL)	Relationship
Up to 60 Months	4.00%*	3.85%*
61 to 66 Months	4.40%*	4.25%*
<i>Payment Examples:</i> *For \$15,000 vehicle 100% RTL amortized for 60 months and a 3.85% APR, the monthly payment will be \$275.24. *For \$15,000 vehicle 100% RTL amortized for 66 months and a 4.25% APR, the monthly payment will be \$255.27.		
	<i>As low as APR*</i>	<i>As low as APR*</i>
2012-2013	100% of NADA Retail (RTL)	Relationship
Up to 48 Months	4.39%*	4.24%*

49 to 60 Months	4.64%*	4.49%*
<i>Payment Examples:</i> *For \$10,000 vehicle 100% RTL amortized for 48 months and a 4.24% APR, the monthly payment will be \$226.87. *For \$10,000 vehicle 100% RTL amortized for 60 months and a 4.49% APR, the monthly payment will be \$186.39.		
	<i>As low as APR*</i>	<i>As low as APR*</i>
2009-2011	100% of NADA Retail (RTL)	Relationship
Up to 48 Months	4.94%*	4.79%*
<i>Payment Examples:</i> *For \$8,000 vehicle 100% RTL amortized for 48 months and a 4.79% APR, the monthly payment will be \$183.48.		
TITLED VEHICLES 2008 & OLDER / CLASSIC AUTOMOBILES		
	<i>As low as APR*</i>	<i>As low as APR*</i>
100% of NADA Retail	100% of NADA Retail (RTL)	Relationship
Up to 36 Months	8.35%*	8.20%*
10+ year old vehicles – still require full coverage—possible physical inspection required.		
<i>Payment Examples:</i> *For \$5,000 vehicle 100% RTL amortized for 36 months and a 8.20% APR, the monthly payment will be \$157.15.		
NEW MOTORCYCLE		
	<i>As low as APR*</i>	<i>As low as APR*</i>
2016 or Newer with less than 10,000 miles	90% of NADA Retail (RTL)	Relationship
Up to 60 Months	4.39%*	4.24%*
61 to 72 Months (Value of motorcycle must exceed \$20,000 for 72 Month loan)	5.14%*	4.99%*
<i>Payment Examples:</i> *For \$15,000 vehicle 90% RTL amortized for 60 months and a 4.24% APR, the monthly payment will be \$277.88. *For \$22,000 vehicle 90% RTL amortized for 72 months and a 4.99% APR, the monthly payment will be \$354.21.		
USED MOTORCYCLE		
	<i>As low as APR*</i>	<i>As low as APR*</i>
2014-2015	90% of NADA Retail (RTL)	Relationship
Up to 48 Months	4.69%*	4.54%*

49 to 60 Months	5.09%*	4.94%*

Payment Examples:

**For \$8,000 vehicle 90% RTL amortized for 48 months and a 4.54% APR, the monthly payment will be \$182.58.*

**For \$8,000 vehicle 90% RTL amortized for 60 months and a 4.94% APR, the monthly payment will be \$150.75.*

	<i>As low as APR*</i>	<i>As low as APR*</i>
2009-2013	100% of NADA Retail (RTL)	Relationship
Up to 48 Months	8.34%*	8.19%*

Payment Examples:

**For \$5,000 vehicle 100% RTL amortized for 48 months and a 8.19% APR, the monthly payment will be \$122.51.*

NEW & USED BOATS AND TRAVEL TRAILERS

	<i>As low as APR*</i>	<i>As low as APR*</i>
NEW	90% of NADA Retail (RTL)	Relationship
Up to 48 Months	6.75%*	6.60%*
49 to 60 Months	7.25%*	7.10%*

Payment Examples:

**For \$5,000 vehicle 90% value amortized for 48 months and a 6.60% APR, the monthly payment will be \$118.82.*

**For \$10,000 vehicle 90% value amortized for 60 months and a 7.10% APR, the monthly payment will be \$198.49.*

	<i>As low as APR*</i>	<i>As low as APR*</i>
USED	80% of NADA Retail (RTL)	Relationship
Up to 48 Months	9.75%*	9.60%*

Payment Examples:

**For \$5,000 80% amortized for 48 months and a 9.60% APR, the monthly payment will be \$125.86.*

NEW & USED MOTOR HOMES (RVs)

	<i>As low as APR*</i>	<i>As low as APR*</i>
NEW	80% of NADA Retail (RTL)	Relationship
Up to 84 Months	5.05%*	4.90%*

Up to 120 Months Amount > \$25,000	5.30%*	5.15%*
<i>Payment Examples:</i> <i>*For \$25,000 RV 80% RTL amortized for 84 months and a 4.90% APR, the monthly payment will be \$352.18.</i> <i>*For \$25,000 RV 80% amortized for 120 months and a 5.15% APR, the monthly payment will be \$267.00.</i>		
	<i>As low as APR*</i>	<i>As low as APR*</i>
USED	80% of NADA Retail (RTL)	Relationship
Up to 72 Months 5 Years – Older	6.50%*	6.35%*
Up to 84 Months 3 – 4 Years Old	6.00%*	5.85%*
Up to 96 Months 1-2 years Old	5.75 %*	5.60%*
<i>Payment Examples:</i> <i>*For \$15,000 RV 80% RTL amortized for 72 months and a 6.35% APR, the monthly payment will be \$251.08.</i> <i>*For \$15,000 RV 80% RTL amortized for 96 months and a 5.60% APR, the monthly payment will be \$194.22.</i>		
NEW & USED MOBILE HOMES		
	<i>As low as APR*</i>	<i>As low as APR*</i>
NEW	80% Appraised Value	Relationship
Up to 60 Months	11.50%*	11.35%*
Up to 120 Months	14.00%*	13.85%*
<i>Payment Examples:</i> <i>*For \$25,000 80% Appraisal amortized for 60 months and an 11.35% APR, the monthly payment will be \$547.93.</i> <i>*For \$25,000 80% Appraisal amortized for 120 months and a 13.85% APR, the monthly payment will be \$385.91.</i>		
	<i>As low as APR*</i>	<i>As low as APR*</i>
USED	75% Appraised Value	Relationship
Up to 60 Months	11.50%*	11.35%*
61 to 84 Months	12.50%*	12.35%*
<i>Payment Examples:</i> <i>*For \$5,000 75% RTL amortized for 60 months and an 11.35% APR, the monthly payment will be \$109.59.</i> <i>*For \$5,000 75% RTL amortized for 84 months and a 12.35% APR, the monthly payment will be \$89.21.</i>		
Payments do not include amounts for taxes and insurance premiums, if applicable, and the actual payment obligation will be greater.		

CONSUMER GOODS		
	<i>As low as APR*</i>	<i>As low as APR*</i>
NEW (2017 and 2018)	100% Value	Relationship
Up to 36 Months	7.25%*	7.10%*
37 to 48 Months	8.25%*	8.10%*
<p><i>Includes fold-down & pick-up campers, garden tractors, off-road motorcycles, mopeds, scooters, ATV's, computers, household goods, appliances, and snowmobiles.</i></p> <p><i>Payment Examples:</i> *For \$5,000 100% value amortized for 36 months and a 7.10% APR, the monthly payment will be \$154.62. *For \$5,000 100% value amortized for 48 months and a 7.75% APR, the monthly payment will be \$122.30.</p>		
	<i>As low as APR*</i>	<i>As low as APR*</i>
OLD (2016 and Older)	80% Value	Relationship
Up to 24 Months	8.75%*	8.60%*
25 to 36 Months	9.75%*	9.60%*
<p><i>Payment Examples:</i> *For \$4,000 80% value amortized for 24 months and a 8.60% APR, the monthly payment will be \$182.01. *For \$4,000 80% value amortized for 36 months and a 9.60% APR, the monthly payment will be \$128.32.</p>		
UNSECURED		
	<i>As low as APR*</i>	<i>As low as APR*</i> Relationship
Up to 12 Months	7.25%*	7.10%*
13—24 Months	8.25%*	8.10%*
25 – 36 Months	9.50%*	9.35%*
<p><i>Payment Examples:</i> *For \$2,000 amortized for 12 months and a 7.10% APR, the monthly payment will be \$173.15. *For \$5,000 amortized for 36 months and a 9.35% APR, the monthly payment will be \$159.82..</p>		
SHARE/SHARE CERTIFICATE SECURED		
	<i>As low as APR*</i>	

Share	Up to 60 Months	2%* Above Current Rate
Share Certificate	Maturity at Term	2%* Above Current Rate

Fixed APR

*APR = Annual Percentage Rate. Rate may vary based on credit score, type of loan and term, and is subject to change. Must be or become UNI Credit Union member to obtain loan. All loans subject to approval and based on credit.