Solon/Chagrin Falls FCU - LOAN RATES - 03-01-2024
ADD . $25 / .26$ to all rates if payments are not made by payroll deduction or ACH (automatic debit). Actual Rate is based on your Credit Score (rates listed $=740+$ credit score) NEW VEHICLE LOAN

| Interest Rate: | $6.25 \%$ APR For up to 36 Months |
| ---: | :--- |
|  | $6.50 \%$ APR From 37 to 48 Months |
|  | $6.99 \%$ APR From 49 to 66 Months |
|  | $7.50 \%$ APR From 67 to 84 Months |

Maximum Term: up to 84 months
$\operatorname{Maximum}_{* * * * * * * * * * * * * * * * * * * * * * * * * * * * * * * * * * * ~}^{\text {Lo }}$.
USED VEHICLE LOAN
Interest Rate: 7.50\% APR For up to 48 Months

$$
\text { 8.25\% APR From } 49 \text { to } 66 \text { Months }
$$

$8.50 \%$ APR From 67 to 72 Months (Gap Insurance required)

REFINANCED NEW VEHICLE LOANS
Interest Rate: For vehicles no more than 1 year old.
$6.25 \%$ APR For up to 36 Months
$6.50 \%$ APR From 37 to 48 Months
$6.99 \%$ APR From 49 to 66 Months
$7.50 \%$ APR From 67 to 84 Months
Maximum Term: 84 months for vehicles no more than 1 year old.
Maximum Loan 100\% of payoff for existing loan
REVOLVING LOANS - Open Line of Credit
Interest Rate: 8.00\% APR (for lines opened after 01/01/2021)
Maximum Term: 60 months, 48 months, 42 months, 36 months
Maximum Loan: \$7,500.00, \$5,000.00, \$4,250.00, \$3,500.00
Payment Monthly \$159.36 \$126.82, \$120.36 \$112.94

## SIGNATURE LOANS

Interest Rate: 10.00\% APR
Maximum Term: 36 months, 30 months, 24 months
Maximum Loan: $\$ 3,000.00, \$ 2,500.00, \$ 2,000.00$
Payment Monthly $\$ 96.80^{\prime}$ \$'94.55 \$'92. 30
Maximum Loan: $\$ 4,000.00$


| TUITION LOANS - Open Line Of Credit <br> Interest Rate: 7.00\% APR <br> Max. Term: 24 months 36 months 48 months 60 months 84 months <br>  |  |
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| HOME EQUITY-CLOSED END FIXED (\$10,000 Min)-80\%/90\% Equity Value |  |  |
| :---: | :---: | :---: |
| Up to 8.00\%/10.00\% APR For 5-7 Years |  |  |
| \$49,999 | 8.00\%/10.00\% APR For 10 Years |  |
|  | 8.50\%/10.50\% APR For 12 Years |  |
|  | 8.50\%/10.50\% APR For 14 Years |  |
| \$50,000 and up | 7.75\%/9.50\% APR For 5-7 Years |  |
|  | 7.75\%/9.50\% APR For 10 Years | EQUAL HOUSING |
|  | 8.00\%/10.00\% APR For 12 Years | OPPORTUNITY |

HOME EQUITY - OPEN END VARIABLE (Prime = 8.50\% APR as of 07/26/2023) Preferred Rates 80\% Equity Value $\quad 90 \%$ Equity Value
UP TO 24,999
25,000 to 49,999
50,000 \& UP

Prime - $.25=8.25 \%$ APR
Prime - $.50=8.00 \%$ APR $\quad$ Prime $+0.75=9.25 \%$ APR
Prime $-1.00=7.50 \%$ APR $\quad$ Prime $+0.50=9.00 \%$ APR

ADD .26\% to all rates if payments are not made
All Rates Effective as of March 1, 2024

ADD $.26 \%$ to all rates if payments are not made by payroll deduction or ACH(automatic debit).

## Actual Rate is based on your Credit Score (rates listed $=\mathbf{7 4 0}+$ credit score)

## SHARE LOANS: Use your savings as collateral and save. Interest Rate: 3.50\% APR

NEW: TRAILER, BOAT, RV, MOTOR HOME LOANS:
Interest Rate: 7.75\% APR For up to 48 Months
7.99\% APR From 49 to 60 Months
8.25\% APR From 61 to 72 Months
8.50\% APR From 73 to 84 Months

Maximum Term: 7 Years.
Maximum Loan: 100\% of purchase price.

USED: TRAILER, BOAT, RV, MOTOR HOME LOANS:
Interest Rate: 8.99\% APR For up to 48 Months
9.25\% APR From 49 to 60 Months
9.50\% APR From 61 to 72 Months
9.75\% APR From 73 to 84 Months

Maximum Term: 7 Years.
Maximum Loan: 100\% of purchase price.

## NEW: MOTORCYCLE LOANS:

Interest Rate: 8.25\% APR For up to 48 Months
8.50\% APR From 49 to 60 Months
8.75\% APR From 61 to 72 Months

Maximum Term: 6 Years.
Maximum Loan: 100\% of purchase price.

USED: MOTORCYCLE LOANS:
Interest Rate: 9.75\% APR For up to 48 Months 9.99\% APR From 49 to 60 Months

Maximum Term: 5 Years.
Maximum Loan: 100\% of purchase price.

NEW: ATV, JET SKI, SNOW MOBILE LOANS:
Interest Rate: 7.99\% APR For up to 48 Months
8.25\% APR From 49 to 60 Months
8.50\% APR From 61 to 72 Months

Maximum Term: 6 Years.
Maximum Loan: 100\% of purchase price.

Used: ATV, JET SKI, SNOW MOBILE LOANS:
Interest Rate: 9.25\% APR For up to 48 Months
9.50\% APR From 49 to 60 Months

Maximum Term: 5 Years.
Maximum Loan: 100\% of purchase price.
ADD .25/. 26 to all rates if payments are not made by payroll deduction or ACH(automatic debit).

All Rates Subject To Change.

