## Solon/Chagrin Falls FCU - LOAN RATES - 07-01-2025

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:

4.99% APR For up to 36 Months 5.25% APR From 37 to 48 Months 5.75% APR From 49 to 66 Months

6.25% APR From 67 to 84 Months

USED VEHICLE LOAN

Interest Rate: 6.50% APR For up to 48 Months
7.25% APR From 49 to 66 Months
7.50% APR From 67 to 72 Months (Gap Insurance required)

Maximum Loan: 100% of purchase price.

REFINANCED NEW VEHICLE LOANS

Interest Rate: For vehicles no more than 1 year old.

4.99% APR For up to 36 Months
5.25% APR From 37 to 48 Months
5.75% APR From 49 to 66 Months
6.25% APR From 67 to 84 Months

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 \$ 94.55 \$ 92.30

\*\*\*\*\*\*

VACATION LOANS/HOLIDAY LOANS

Maximum Loan: \$4,000.00 Interest Rate: 7.99% APR - up to 24 Months (\$180.89) 8.25% APR - up to 36 Months (\$125.81) 8.50% APR - up to 48 Months (\$ 98.59)

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TUITION LOANS - Open Line Of Credit

7.00% APR Interest Rate:

Max.Term: 24 months 36 months 48 months 60 months 84 months Max.Loan: \$4,000.00 \$5,000.00 \$6,000.00 \$7,000.00 \$10,000.00 Payment \$179.10 \$154.40 \$143.60 \$138.60 \$150.94

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 7.75%/9.50% APR For 5-7 Years

7.75%/9.50% APR For 10 Years 8.00%/10.00% APR For 12 Years 8.00%/10.00% APR For 14 Years

HOME EQUITY - OPEN END VARIABLE (Prime = 7.50% APR as of 12/18/2024)

80% Equity Value Preferred Rates 90% Equity Value Prime -.25 = 7.25% APR Prime + 1.00 = 8.50% APR UP TO 24,999

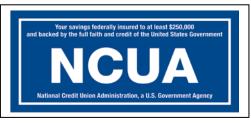
Prime - .50 = 7.00% APR 25,000 to 49,999 Prime + 0.75 = 8.25% APR 50,000 & UP Prime -1.00 = 6.50% APR Prime + 0.50 = 8.00% APR

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

**FOLIAL HOUSING** OPPORTUNITY

All Rates Effective as of July 1, 2025

All Rates Subject To Change



\$50,000 and up

## Solon/Chagrin Falls FCU - LOAN RATES - 07-01-2025

ADD .26% to all rates if payments <u>are not</u> made by payroll deduction or ACH(automatic debit).

## Actual Rate is based on your Credit Score (rates listed = 740+ credit score)

SHARE LOANS: Use your savings as collateral and save. Interest Rate: 3.00% APR NEW: TRAILER, BOAT, RV, MOTOR HOME LOANS: Interest Rate: 7.50% APR For up to 48 Months 7.75% APR From 49 to 60 Months 7.99% APR From 61 to 72 Months 8.25% 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: 8.75% APR For up to 48 Months 8.99% APR From 49 to 60 Months 9.25% APR From 61 to 72 Months 9.50% APR From 73 to 84 Months Maximum Term: 7 Years. Maximum Loan: 100% of purchase price. **NEW:** MOTORCYCLE LOANS: 7.99% APR For up to 48 Months Interest Rate: 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: MOTORCYCLE LOANS: Interest Rate: 9.50% APR For up to 48 Months 9.75% APR From 49 to 60 Months Maximum Term: 5 Years. Maximum Loan: 100% of purchase price. NEW: ATV, JET SKI, SNOW MOBILE LOANS: 7.75% APR For up to 48 Months Interest Rate: 7.99% APR From 49 to 60 Months 8.25% APR From 61 to 72 Months Maximum Term: 6 Years. Maximum Loan: 100% of purchase price. Used: ATV, JET SKI, SNOW MOBILE LOANS: 8.99% APR For up to 48 Months Interest Rate: 9.25% APR From 49 to 60 Months

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

ADD .25/.26 to all rates if payments <u>are not</u> made by payroll deduction or ACH(automatic debit).

All Rates Subject To Change.

All Rates Effective as of July 1, 2025