Solon/Chagrin Falls FCU - LOAN RATES - 11-01-2026

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: 4.50% APR For up to 36 Months
4.75% APR From 37 to 48 Months
5.25% APR From 49 to 66 Months
5.50% APR From 67 to 84 Months
Maximum Term: up to 84 months
Maximum Loan: 100% of purchase price.

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USED VEHICLE LOAN
Interest Rate: 5.99% APR For up to 48 Months
6.75% APR From 49 to 66 Months
6.99% APR From 67 to 72 Months (Gap Insurance required)
Maximum Loan: 100% of purchase price.

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REFINANCED NEW VEHICLE LOANS
Interest Rate: For vehicles no more than 1 year old.
4.50% APR For up to 36 Months
4.75% APR From 37 to 48 Months
5.25% APR From 49 to 66 Months
5.50% 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.

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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

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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

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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
Interest Rate: 7.00% APR

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

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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
	8.00%/10.00% APR For 12 Years
	8.00%/10.00% APR For 14 Years

EQUAL HOUSING OPPORTUNITY

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HOME EQUITY - OPEN END VARIABLE (Prime = 7.00% APR as of 9/16/2026)

Preferred Rates	80% Equity Value	*90% Equity Value*
UP TO 24,999	Prime - .25 = 6.75% APR	Prime + *1.00* = *8.00% APR*
25,000 to 49,999	Prime - .50 = 6.50% APR	Prime + *0.75* = *7.75% APR*
50,000 & UP	Prime -1.00 = 6.00% APR	Prime + *0.50* = *7.50% APR*

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

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

All Rates Effective as of November 1, 2026

All Rates Subject To Change

Solon/Chagrin Falls FCU - LOAN RATES – 11-01-2026

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 = 740+ credit score)

SHARE LOANS: Use your savings as collateral and save.
Interest Rate: 4.00% APR

***NEW:* TRAILER, BOAT, RV, MOTOR HOME LOANS:**
Interest Rate: 6.00% APR For up to 48 Months
6.25% APR From 49 to 60 Months
6.50% APR From 61 to 72 Months
6.75% APR From 73 to 84 Months
Maximum Term: 7 Years.
Maximum Loan: 100% of purchase price.

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***USED:* TRAILER, BOAT, RV, MOTOR HOME LOANS:**
Interest Rate: 7.25% APR For up to 48 Months
7.50% APR From 49 to 60 Months
7.75% APR From 61 to 72 Months
7.99% APR From 73 to 84 Months
Maximum Term: 7 Years.
Maximum Loan: 100% of purchase price.

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***NEW:* MOTORCYCLE LOANS:**
Interest Rate: 6.99% APR For up to 48 Months
7.25% APR From 49 to 60 Months
7.50% APR From 61 to 72 Months
Maximum Term: 6 Years.
Maximum Loan: 100% of purchase price.

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***USED:* MOTORCYCLE LOANS:**
Interest Rate: 8.50% APR For up to 48 Months
8.75% APR From 49 to 60 Months
Maximum Term: 5 Years.
Maximum Loan: 100% of purchase price.

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***NEW:* ATV, JET SKI, SNOW MOBILE LOANS:**
Interest Rate: 6.75% APR For up to 48 Months
6.99% APR From 49 to 60 Months
7.25% APR From 61 to 72 Months
Maximum Term: 6 Years.
Maximum Loan: 100% of purchase price.

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***Used:* ATV, JET SKI, SNOW MOBILE LOANS:**
Interest Rate: 7.75% APR For up to 48 Months
7.99% 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.

All Rates Effective as of November 1, 2026