

Loan Rates

All loan rate are quoted as Annual Percentage Rates (APR's)

Each loan rate will be determined by certain credit criteria. Please contact a Cooperative Extension Service Federal Credit Union employee for an explanation of loan rates, terms, collateral requirements and other loan information.

Please contact our office at 501-671-2038 for various loan specials we may be running.

Rates effective as of November 1, 2018

Type of Loan	Approximate Term Months	Annual Percentage Rate (APR)
SECURED BY SHARES	Up to 60 Months	Share Rate + 3%
SHARE CERTIFICATE SECURED	Term of Certificate	Certificate Rate + 3%
NEW VEHICLES	100% OF PURCHASE Up to 60 Months 61-72 Months 73-84 Months	PERCENTAGE RATE 5.95% - 16.95% APR 6.95% - 17.95% APR 7.95% - 18.00% APR
USED VEHICLES 2018 2017 2016-2015 2014-2013 2012 2011	Up to MONTHS 60 54 48 42 36 30	APR 6.50%-17.50% 6.50%-17.50% 6.50%-17.50% 6.50%-17.50% 6.50%-17.50% 6.50%-17.50%
OLDER VEHICLES (7 YEARS AND OLDER) 2010 2009 2008	Up to 42 Months	APR 9.00%-18.00% 9.00%-18.00% 9.00%-18.00%
OTHER SECURED LOANS Boat/Motor/Trailer Motorcycle/ATV RV (Campers and Motor Homes) Trailers (Stock Trailer, Etc) Farm Equipment	LENGTH 30-60 Months	APR 7.00%-17.25%
UNSECURED Rate Based on Credit Score	LENGTH Up to 36 Months	APR 9.00%-18.00%

LOAN SPECIAL
 Published Rates on New & Used
 Vehicles Reduce by 1.50%
 Example: 5.95% becomes 4.45%

Unsecured Loan: Maximum of \$10,000.00 per household, based on Income and Credit Score