

SAFCU Loan Rates

Effective 1/1/2021



**SYLVANIA AREA
Federal Credit Union**
Sylvania's own Community Credit Union

All Rates- APRas low as, with automatic payment discount included. Term & Loan-to-Value limitations apply.*

<u>New Cars</u>		<u>Used Cars</u>	
Up to 72 Months	2.49%*	Up to 72 Months	2.99%*
84 Months	2.99%*	84 Months	3.49%*

Recreational Merchandise (RV/Motor Homes, Travel Trailers, & Boats)

New- up to 72 Months	4.74%*
New- up to 120 months	5.74%*
Used- up to 72 months	5.74%*
Used- up to 120 months	6.74%*

Other Recreational Merchandise (Motorcycles, ATVs, Jet Skis, Snowmobiles, Utility Trailers, Etc.)

New- up to 48 months	5.24%*
New- up to 60 months	6.24%*
Used- up to 48 months	6.24%*
Used- up to 60 months	6.74%*

Home Equity (Max financed 80% of appraised value. Member is responsible for closing costs.)

Up to 60 Months	4.50%*
61 - 120 Months	5.00%*
121 - 180 Months	5.50%*

Home Improvement (Up to \$10,000. Appraisal, Title work, & other closing costs may be waived.)

Up to 60 Months	5.25%*
61-84 Months	6.75%

**APR = Annual Percentage Rate. *Rates are subject to change. Actual rate and term are based on each individual member's credit worthiness and collateral being offered. Terms or conditions may apply. Please contact credit union loan staff for details.

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VISA Credit Cards

Platinum	10.90%*
Classic	12.90%*

Personal Loans

Up to 24 Months	8.74%*
36 Months	9.74%*
48 Months	10.74%*
60 Month	11.74%*

Tuition Loans

12 Months	7.74%*
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Holiday & Vacation Loans ("12/12/12" Loans)

12 Months	11.74%*
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Share Pledged Loans

Up to 60 Months	3.74%*
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Overdraft Line of Credit

On Demand	16.00%
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Short Term Loans ("Fast 5 Loans")

6 Months	17.99%
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