

CONSUMER LOAN RATES

Effective January 7, 2026

888.599.2265 | southbridgecu.com

LOAN TYPE	APR*	DOWN PAYMENT	MAXIMUM FINANCE AMOUNT	MAXIMUM TERM	MONTHLY PAYMENT PER \$1,000
Personal**	9.99%	----	\$3,000.00 - \$15,000.00	60 mo.	\$21.24
Personal**	8.99%	----	\$500.00 - \$2,999.00	36 mo.	\$31.79
Auto 2026-2023**	5.25%	0%	NADA Retail	Up to 63 mo.	\$18.20
Auto 2026-2023**	5.50%	0%	NADA Retail	64-75 mo.	\$15.79
Auto 2022-2018**	6.00%	0%	NADA Retail	Up to 63 mo.	\$18.55
Auto 2022-2018**	7.00%	0%	NADA Retail	64-75 mo.	\$16.51
Auto 2017-2016**	8.00%	0%	70% of NADA Retail	Up to 63 mo.	\$19.50
Auto 2015 and Under**	9.00%	0%	60% of NADA Retail	36 mo.	\$31.82
Pool & Spa	9.00%	0%	\$15,000.00	48 mo.	\$24.90
Motorcycle 2026-2021**	6.75%	0%	\$75,000.00	60 mo.	\$19.68
Motorcycle 2026-2021**	7.00%	0%	\$75,000.00	72 mo.	\$17.05
Motorcycle 2020-2018**	7.75%	0%	\$75,000.00	60 mo.	\$20.16
New & 1 Yr. Old Recreational Vehicle	9.00%	20%	\$100,000.00	144 mo.	\$11.38
Used Recreational Vehicle	10.00%	20%	\$100,000.00	72 mo.	\$18.53
Power Sports 2026-2021** (ATV, Snowmobile, Personal Watercraft, Dirt Bike)	8.75%	0%	\$25,000.00	60 mo.	\$20.64
Power Sports 2026-2021** (ATV, Snowmobile, Personal Watercraft, Dirt Bike)	9.25%	0%	\$25,000.00	72 mo.	\$18.15
Mobile Homes with Co-op Share (Brand New Unit)	6.25%	20%	\$125,000.00	240 mo.	\$7.31
Mobile Homes with Co-op Share (Up to 25 Yrs. Old)	7.50%	20%	\$125,000.00	240 mo.	\$8.06
Mobile Homes with Co-op Share (26 to 30 Yrs. Old)	8.00%	25%	\$125,000.00	180 mo.	\$9.56
Mobile Homes with Co-op Share (Over 30 Yrs. Old)	8.50%	30%	\$125,000.00	120 mo.	\$12.40
Home Improvement	9.00%	----	\$25,000.00	60 mo.	\$20.77
Home Improvement	10.00%	----	\$25,000.00	120 mo.	\$13.23
MassSAVE HEAT Loan	0.00%	----	\$15,000.00	60 mo.	\$16.67

* APR = Annual Percentage Rate. Rates are determined by your personal credit history.

** APR reflects a 0.25% discount for automatic payment deducted from qualified SCU account.

We've got you.



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All rates are subject to change without notice. Equal housing opportunity. Equal opportunity employer. Membership to Southbridge Credit Union requires a one-time interest-earning deposit of \$5.00 in a prime share account. Federally insured by NCUA.

