

CONSUMER LOAN RATES

EFFECTIVE NOVEMBER 8, 2018

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NEW

LOAN TYPE	APR**	DOWN PAYMENT	MAXIMUM FINANCE AMOUNT	MAXIMUM TERM	MONTHLY PAYMENT PER \$1,000
Holiday* Cash in a Jingle	7.99%	----	\$8,000.00	36 mo.	\$31.33
Personal*	9.99%	----	\$3,000.00 to \$15,000.00	60 mo.	\$21.24
Personal*	9.99%	----	\$500.00 to \$2999.00	36 mo.	\$32.26
Auto 2013–2018*	2.24%	0%	NADA Retail	48 mo.	\$21.81
Auto 2013–2018*	2.49%	0%	NADA Retail	60 mo.	\$17.75
Auto 2017–2018*	2.99%	0%	NADA Retail	72 mo.	\$15.19
Auto 2009–2012*	4.29%	0%	70% of NADA Retail	48 mo.	\$22.71
Auto 2008 and Under	5.99%	0%	60% of NADA Retail	36 mo.	\$30.42
Pool & Spa*	6.00%	0%	\$15,000.00	48 mo.	\$23.49
Motorcycle 2013–2018	2.99%	0%	\$75,000.00	60 mo.	\$17.96
Motorcycle 2013–2018	3.49%	0%	\$75,000.00	72 mo.	\$15.41
Motorcycle 2010–2012	3.99%	0%	\$75,000.00	60 mo.	\$18.41
New & 1 yr old Recreational Vehicle	7.75%	20%	\$100,000.00	144 mo.	\$10.69
Used Recreational Vehicle	8.75%	20%	\$100,000.00	72 mo.	\$17.91
Power Sports 2013–2018 <i>(ATV, snowmobile, personal watercraft, dirt bike)</i>	4.99%	0%	\$25,000.00	60 mo.	\$18.87
Power Sports 2013–2018 <i>(ATV, snowmobile, personal watercraft, dirt bike)</i>	5.49%	0%	\$25,000.00	72 mo.	\$16.33
Mobile Homes with Co-op share <i>(Brand new unit)</i>	6.25%	20%	\$125,000.00	240 mo.	\$7.31
Mobile Homes with Co-op share <i>(up to 25 yrs. old)</i>	7.50%	20%	\$125,000.00	240 mo.	\$8.06
Mobile Homes with Co-op share <i>(26 to 30 yrs. old)</i>	8.00%	25%	\$125,000.00	180 mo.	\$9.56
Mobile Homes with Co-op share <i>(over 30 yrs. old)</i>	8.50%	30%	\$125,000.00	120 mo.	\$12.40
Home Improvement	8.00%	----	\$25,000.00	60 mo.	\$20.28
Home Improvement	9.00%	----	\$25,000.00	120 mo.	\$12.67
MassSAVE HEAT Loan	0.00%	----	\$15,000.00	60 mo.	\$16.67

* APR reflects a 0.25% discount for payment deducted from SCU deposit account on loans

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

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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.