

AHCU CONSUMER LOAN RATES

October 1st, 2025

			New Auto Loans Term in Months- Model Years 2024-2025							
			LTV*	12	24	36	48	60	72	84
Credit Grade	A+	125	4.74%	4.99%	4.99%	5.24%	5.49%	5.99%	6.49%	
	A	125	4.74%	4.99%	4.99%	5.24%	5.49%	5.99%	6.49%	
	B	110	4.99%	5.24%	5.74%	5.99%	6.24%	6.74%	NA	
	C	100	7.74%	7.99%	8.49%	8.74%	8.99%	9.49%	NA	
	D	90	12.74%	12.99%	12.99%	14.24%	15.24%	NA	NA	
	E	80	15.99%	16.24%	16.49%	16.49%	16.49%	NA	NA	

			Used Auto Loans Term in Months- Model Years 2023-2017							
			LTV*	12	24	36	48	60	72	84
Credit Grade	A+	125	4.49%	4.74%	4.99%	5.24%	5.74%	6.24%	6.74%	
	A	125	4.49%	4.74%	4.99%	5.24%	5.74%	6.24%	6.74%	
	B	110	4.99%	5.24%	5.74%	5.99%	6.49%	6.99%	NA	
	C	100	7.49%	7.74%	8.49%	8.74%	9.24%	9.74%	NA	
	D	90	12.49%	12.74%	13.24%	14.24%	15.24%	NA	NA	
	E	80	15.74%	15.99%	16.24%	16.24%	15.99%	NA	NA	

			Used Auto Loans Term in Months- Model Years 2016-Older					
			LTV*	12	24	36	48	60
Credit Grade	A+	100	6.74%	6.74%	6.74%	6.99%	7.24%	NA
	A	100	6.74%	6.74%	6.74%	6.99%	7.24%	NA
	B	90	7.24%	7.24%	7.24%	7.49%	7.74%	NA
	C	90	10.24%	10.49%	10.74%	10.99%	11.24%	NA
	D	90	14.49%	14.49%	14.49%	15.25%	15.49%	NA
	E	80	16.99%	16.99%	16.99%	16.99%	16.99%	NA

			New Rec Loans- Motorcycles/Boats/Jet Skis/ATV- Model Years 2025-2019							
			LTV*	12	24	36	48	60	72	84
Credit Grade	A+	125		6.74%	6.99%	6.99%	6.99%	6.99%	7.49%	8.49%
	A	125		6.74%	6.99%	6.99%	6.99%	6.99%	7.49%	8.49%
	B	110		7.49%	7.49%	7.49%	7.49%	7.49%	7.99%	8.99%
	C	100		9.49%	9.49%	9.49%	9.49%	9.49%	9.99%	NA
	D	90		14.25%	14.25%	14.24%	14.75%	15.49%	NA	NA
	E	80		16.49%	16.24%	15.99%	15.74%	15.49%	NA	NA

			Used Rec Loans - Motorcycles / Boats / Jet Skis / Snowmobiles / ATV Loans - Model Years 2018 & Older							
			LTV*	12	24	36	48	60	72	84
Credit Grade	A+	125	7.49%	8.24%	8.24%	8.49%	8.74%	9.24%	9.74%	
	A	125	7.49%	8.24%	8.24%	8.49%	8.74%	9.24%	9.74%	
	B	110	8.24%	8.74%	8.74%	9.24%	9.24%	9.74%	10.24%	
	C	100	10.24%	10.74%	10.74%	10.99%	11.24%	11.74%	NA	
	D	90	15.00%	15.25%	15.49%	16.24%	16.24%	NA	NA	
	E	80	16.24%	16.24%	16.24%	16.24%	16.24%	NA	NA	

			New RV Loans - Model Years 2025-2019							\$50,000+	
			LTV*	12	24	36	48	60	72	84	120
Credit Grade	A+	100	5.99%	6.24%	6.49%	6.74%	6.99%	7.24%	7.74%	8.49%	
	A	100	5.99%	6.24%	6.49%	6.74%	6.99%	7.24%	7.74%	8.49%	
	B	90	6.74%	6.99%	7.24%	7.24%	7.49%	7.99%	8.49%	9.24%	
	C	80	8.74%	8.99%	9.24%	9.24%	9.49%	9.99%	NA	NA	
	D	75	13.50%	13.75%	13.99%	14.50%	15.50%	NA	NA	NA	
	E	75	16.50%	16.75%	16.99%	16.74%	16.74%	NA	NA	NA	

			Used RV Loans - Model Years 2018-2014							\$50,000+	
			LTV*	12	24	36	48	60	72	84	120
Credit Grade	A+	100	6.99%	7.24%	7.49%	7.74%	7.99%	8.49%	8.74%	9.49%	
	A	100	6.99%	7.24%	7.49%	7.74%	7.99%	8.74%	8.74%	9.49%	
	B	90	7.74%	7.99%	8.24%	8.49%	8.74%	9.49%	9.49%	10.24%	
	C	80	9.74%	9.99%	10.24%	10.49%	10.74%	10.99%	NA	NA	
	D	75	14.50%	14.75%	14.99%	15.75%	16.74%	NA	NA	NA	
	E	75	16.74%	16.74%	16.74%	16.74%	16.74%	NA	NA	NA	

AHCU CONSUMER LOAN RATES

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		Unsecured Loans					
		12	24	36	48	60	72
Credit Grade	A+	8.00%	11.00%	11.75%	12.25%	12.95%	NA
	A	10.75%	11.25%	12.50%	13.50%	14.50%	NA
	B	12.75%	13.75%	14.50%	15.50%	16.50%	NA
	C	14.50%	15.50%	17.49%	NA	NA	NA
	D	16.00%	17.99%	17.99%	NA	NA	NA
	E	17.99%	17.99%	NA	NA	NA	NA

Scholar Signature Loan

Type and Term	As Low As APR**	Comments
12 to 60 month term	5.00%	Unsecured
<i>*Must provide proof of studentship</i>		

Overdraft Line of Credit

Type and Term	As Low As	Comments
Overdraft LOC	13.00%	Up to \$5,000 Limit

New Visa Rates for Signature Rewards Program

Variable with Rewards	A+	A	B	C	D	E
Rate based on credit score at time of approval	P+7.74	P+8.74	P+9.74	P+12.74	P+15.74	P+16.74
Prime= 7.25%	14.99%	15.99%	16.99%	17.99%	17.99%	17.99%

New Visa Rates for Visa Premier

Variable Rate No Rewards	A+	A	B	C	D	E
Rate based on credit score at time of approval	P+5.74	P+6.74	P+7.74	P+10.74	P+13.74	P+14.74
Prime=7.25%	12.99%	13.99%	14.99%	17.99%	17.99%	17.99%
Rate Tiers	A+	A	B	C	D	E
>	>	739	699	659	619	579
Minimum	740	700	660	620	580	<

		Share/Certificate Secured Loans AHCU				
Product		12	24	36	48	60
Share Secured		4.99%	4.99%	4.99%	4.99%	4.99%
Certificate Secured		Plus 4% over CD Rate for all Terms				

Credit Grades	
A+	740+
A	700 - 739
B	660 - 699
C	620 - 659
D	580 - 619
E	580 & below

Miscellaneous Notes

Max LTV for Salvaged Vehicle = 65%

* For LTVs - the first number listed represents the guideline for purchases or refinances. The second number listed represents the guideline for all other transactions (example: debt consolidation, vehicle used as collateral for signature loan, etc.)

AHCU CONSUMER LOAN RATES
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		Fixed Home Equity (1st Position) - Up to 80% LTV		
		5 Yr	10 Yr	15 Yr
Credit Grade	A	5.50%	5.75%	6.00%
	B	5.75%	6.00%	6.50%
	C	6.25%	6.75%	7.25%

		Fixed Home Equity (2nd Position) - Up to 80% LTV		
		5 Yr	10 Yr	15 Yr
Credit Grade	A	5.90%	6.25%	6.50%
	B	6.25%	6.50%	7.00%
	C	6.75%	7.25%	7.75%

		Fixed Home Equity - 81% - 100% LTV		
		NFP INSURED LOANS		
		5 Yr	10 Yr	15 Yr
Credit Grade	A	7.25%	7.50%	8.00%
	B	7.50%	7.75%	8.25%
	C	8.00%	8.50%	9.25%

		Home Equity Line of Credit	
Term		Prime 7.25% plus 0.25%	Prime 7.25% plus 1.75%
LTV		Up to 80% LTV	81%-100% LTV
			DGU INSURED
All		7.50%	9.00%

Credit Grades	
A+	740+
A	700 - 739
B	660 - 699
C	620 - 659
D	580 - 619
E	580 & below