

**New Century Federal Credit Union  
Loan Rate Sheet**

Rates are current as of December 2018. Rates are subject to change without notice.

**Vehicle Loans**

**New Auto or Truck**

Downpayment	TERM	APR	Used Auto Downpayment	or Truck TERM	(5 yrs and older) APR
10%	60 months	3.74%*	10%	36 months	5.25%*
20%	60 months	3.49%*	10%	48 months	5.75%*
10%	72 months	3.99%*			
20%	72 months	3.74%*			
10%	84 months	4.24%*			
20%	84 months	3.99%*			

**Used Auto or Truck (: (2014 & newer)**

Downpayment	TERM	APR
10%	60 months	3.74%*
20%	60 months	3.49%*
10%	72 months	3.99%*
20%	72 months	3.74%*
10%	84 months	4.24%*
20%	84 months	3.99%*

**Recreational Vehicles\*\*\*\***

Downpayment	TERM	APR
New 15%	60 months	5.00%*
Used 15%	60 months	5.50%*

\*\*\*\*Motorcycle, Camper, Jet ski, Snowmobile

\*APR = Annual Percentage Rate. Subject to credit approval. Rates are subject to Lender's credit criteria, certain conditions, and restrictions. Your rate and corresponding APR may be higher than the published rate. Rates are subject to change without notice. No annual fee.

**Home Equity Loans**

**No Fee Fixed Rate Home Equity Loans**

TERM	Borrow up to 80% of your home's equity	Borrow up to 90% of your home's equity	Borrow up to 100% of your home's equity
60 months	4.25% APR*	5.00% APR*	6.00% APR*
120 months	4.75% APR*	5.50% APR*	6.50% APR*
180 months	5.75% APR*	6.25% APR*	7.25% APR*

\*APR = Annual Percentage Rate. Subject to credit approval. Rates are subject to Lender's credit criteria, certain conditions, and restrictions. Valid on Illinois residences only. Rates are subject to change. Fixed rate repayment sample: 5.75% APR for 180 months is \$8.31 per \$1,000 borrowed.

**No Fee Home Equity Line of Credit (90% Loan-to-Value)**

Line of Credit up to \$250,000	APR
	5.00% APR*

\*APR= Annual Percentage Rate. Home Equity Line of Credit carries a variable rate, loans are subject to credit approval. Rate are subject to Lender's credit criteria, certain conditions, and restrictions. Rates are subject to change. The rate is set and adjusted each January and July 1st based on the Prime Rate as published in the Wall Street Journal. As of 7-1-18 the Prime rate was 5.00% APR. The current APR reflects the Home Equity Line of Credit floor rate and is higher than the index. Valid on Illinois residences only.

**Fixed Rate Visa Cards**

Visa Classic	11.8% APR*
Visa Gold	8.8% APR*

\*APR = Annual Percentage Rate. Subject to credit approval. Rates are subject to Lender's credit criteria, certain conditions, and restrictions. Your rate and corresponding APR may be higher than the published rate. Rates are subject to change at any time without notice. No annual fee.

**Share Secured Loan**

SECURITY	TERM	APR
Shares	up to 60 months	3.50% APR*
Certificate	maturity date of CD	2% APR* above CD rate

\* APR = Annual Percentage Rate. Subject to credit approval. Rates are subject to Lender's credit criteria, certain conditions, and restrictions. Your rate and corresponding APR may be higher than the published rate. Rates are subject to change. Repayment example: 3.50% APR for 60 months is \$18.20 per \$1,000 borrowed.

**Signature Loan**

TERM	APR
up to 48 months	12.00% APR*

\*APR = Annual Percentage Rate. Subject to credit approval. Rates are subject to Lender's criteria, certain conditions, and restrictions. Your rate and corresponding APR may be higher than the published rate. Rates are subject to change. Repayment example: 12.00% APR for 48 months is \$26.35 per \$1,000 borrowed.

