

Loan Rates Effective as of October 1, 2019

Personal Loans	Term	APR*	Limits	Monthly Payment per \$1,000 Borrowed
	36 Months	6.20% – 13.00%	Up to \$10,000**	\$30.52 - \$33.70

** Maximum personal loan amount is determined by credit score grade.

New Auto Loans ***	Term	APR*	Limits	Monthly Payment per \$1,000 Borrowed
	Up to 36 Months	2.75 – 7.75%		\$28.98 - \$31.23
	Up to 48 Months	3.00 – 8.00%		\$22.14 - \$24.42
	Up to 60 Months	3.25 – 8.25%	Maximum term for loans up to \$15,000 is 60 months	\$18.09 - \$20.40
	Up to 72 Months	3.50 – 8.50%	Loan amount is \$15,001 or greater	\$15.42 - \$17.79
	Up to 84 Months	3.75 – 8.75%	Loan amount is \$30,001 or greater	\$13.56 - \$15.97

Used Auto Loans ***	Term	APR*	Limits	Monthly Payment per \$1,000 Borrowed
	Up to 24 Months	2.75 – 7.75%	Maximum term for loans up to \$5,000 is 24 months.	\$42.88 - \$45.12
	Up to 36 Months	3.25 – 8.25%	Maximum term for loans up to \$7,000 is 36 months.	\$29.20 - \$31.46
	Up to 48 Months	3.50 – 8.50%	Loan amount is \$7,001 or greater	\$22.36 - \$24.66
	Up to 60 Months	3.75 – 8.75%	Loan amount is \$14,001 or greater	\$18.31 - \$20.64
	Up to 72 Months	4.00 – 9.00%	Loan amount is \$25,001 or greater	\$15.65 - \$18.03

*** CSE considers vehicles “new” when the vehicle is a current or previous year model and has under 40,000 miles on it. Vehicles that meet this requirement may be financed at the new auto rates. CSE considers vehicles “used” when a vehicle has over 40,000 miles on it. Vehicles will be financed at the used vehicle rate.

New Boat Motor & Trailer	Term	APR*	Limits	Monthly Payment per \$1,000 Borrowed
	Up to 48 Months	5.25 – 10.25%	Maximum term for loans up to \$10,000 is 48 months.	\$23.15 – \$25.49
	Up to 60 Months	5.50 – 10.50%	Loan amount is \$10,001 or greater	\$19.11 – \$21.50
	Up to 84 Months	6.00 – 11.00%	Loan amount is \$20,001 or greater	\$14.62– \$17.13
	Up to 120 Months	7.00 – 12.00%	Loan amount is \$30,001 or greater	\$11.62 - \$14.36

Used Boat Motor & Trailer	Term	APR*	Limits	Monthly Payment per \$1,000 Borrowed
	Up to 36 Months	5.75 – 10.75%	Maximum term for loans up to \$7,000 is 36 months.	\$30.32 – \$32.63
	Up to 48 Months	6.25 – 11.25%	Loan amount is \$7,001 or greater	\$23.61– \$25.98
	Up to 60 Months	6.50 – 11.50%	Loan amount is \$10,001 or greater	\$19.57 – \$22.00
	Up to 72 Months	6.75 – 11.75%	Loan amount is \$20,001 or greater	\$16.94 – \$19.43

New Motorcycles	Term	APR*	Limits	Monthly Payment per \$1,000 Borrowed
	Up to 36 Months	4.75 – 9.75%	Maximum term for loans up to \$7,000 is 36 months.	\$29.86 – \$32.16
	Up to 48 Months	5.25 – 10.25%	Loan amount is \$7,001 or greater	\$23.15 – \$25.49
	Up to 60 Months	5.50 – 10.50%	Loan amount is \$10,001 or greater	\$19.11 – \$21.50
	Up to 72 Months	6.00 – 11.00%	Loan amount is \$25,001 or greater	\$16.58 – \$19.04

Used Motorcycles	Term	APR*	Limits	Monthly Payment per \$1,000 Borrowed
	Up to 36 Months	5.75 – 10.75%	Maximum term for loans up to \$7,000 is 36 months.	\$30.32 – \$32.63
	Up to 48 Months	6.25 – 11.25%	Loan amount is \$7,001 or greater	\$23.61 – \$25.98
	Up to 60 Months	6.50 – 11.50%	Loan amount is \$15,001 or greater	\$19.57 – \$22.00

New Off Road Vehicles	Term	APR*	Limits	
	Up to 36 Months	4.50 – 9.50%	Maximum term for loans up to \$5,000 is 36 months.	\$29.75 – \$32.04
	Up to 48 Months	4.75 – 9.75%	Loan amount is \$5,001 or greater	\$22.92 – \$25.05
	Up to 60 Months	5.00 – 10.00%	Loan amount is \$10,001 or greater	\$18.88– \$21.25
Used Off Road Vehicles	Term	APR*	Limits	Monthly Payment per \$1,000 Borrowed
	Up to 36 Months	5.50 – 10.50%	Maximum term for loans under \$5,000 is 36 months.	\$30.20– \$32.51
	Up to 48 Months	5.75 – 10.75%	Loan amount is over \$5,000	\$23.38 – \$25.73
	Up to 60 Months	6.00 – 11.00%	Loan amount is over \$10,000	\$19.34 – \$21.75
New Recreational Vehicles	Term	APR*	Limits	
	Up to 84 Months	6.00 – 11.00%	Maximum term for loans up to \$20,000 is 84 months.	\$14.62 – \$17.13
	Up to 108 Months	6.50 – 11.50%	Loan amount is \$20,001 or greater	\$12.26 – \$14.91
	Up to 120 Months	7.00 – 12.00%	Loan amount is \$30,001 or greater	\$11.62 – \$14.36
	Up to 144 Months	7.50 – 12.50%	Loan amount is \$40,001 or greater	\$10.56 – \$13.45
Used Recreational Vehicles	Term	APR*	Limits	
	Up to 84 Months	6.75 – 11.75%	Maximum term for loans up to \$30,000 is 84 months	\$14.98–\$17.53
	Up to 108 Months	7.25 – 12.25%	Loan amount is \$30,001 or greater	\$12.64 – \$14.50
	Up to 120 Months	7.75 – 12.75%	Loan amount is \$40,001 or greater	\$12.01 – \$14.79
	Up to 132 Months	8.25 – 13.25%	Loan amount is \$50,001 or greater	\$11.56 - \$14.44
New Garden & Lawn Equipment	Term	APR*	Limits	
	Up to 36 Months	6.50%	Maximum term for loans up to \$5,000 is 36 months.	\$30.66
	Up to 48 Months	6.50%	Loan amount is over \$5,000	\$23.72
	Up to 84 Months	6.50%	Loan amount is over \$10,000	\$14.78
New Household Appliances	Term	APR*	Limits	
	Up to 36 Months	6.00%		\$30.43
New Utility Trailers	Term	APR*	Limits	
	Up to 36 Months	6.00%	Maximum term for loans up to \$5,000 is 36 months.	\$30.43
	Up to 48 Months	6.00%	Loan amount is over \$5,000	\$23.49
	Up to 84 Months	6.00%	Loan amount is over \$10,000	\$14.61
Used Utility Trailers	Term	APR*	Limits	
	Up to 36 Months	7.00%	Maximum term for loans up to \$5,000 is 36 months.	\$30.88
	Up to 48 Months	7.00%	Loan amount is over \$5,000	\$23.95
	Up to 84 Months	7.00%	Loan amount is over \$10,000	\$15.10
New Tractors	Term	APR*	Limits	
	Up to 60 Months	5.00%	Loan amount is over \$10,000	\$18.87
	Up to 84 Months	5.00%	Loan amount is over \$15,000	\$14.14
	Up to 120 Months	5.00%	Loan amount is over \$25,000	\$10.61

Members you may receive a 0.25% rate reduction off of your qualifying rate if you utilize two of the following three products/services:

E-Statements • Checking Account • Automatic Transfer for loan payments

*APR refers to Annual Percentage Rate. Rates, terms and conditions are subject to change without notice. APR and Terms are determined by the applicants credit score and amount borrowed. Terms and maximum loan amount are determined by Board Policy. Dealer discounts and manufacturer's rebates are not applied toward the down payment requirements. Membership in CSE Federal Credit Union is required.

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