



Member Loan Rates
Effective 4/17/19

<u>Loan Type</u>	<u>Rates As Low As</u>	<u>Available Term Range</u>
Signature^	9.90% APR*	12-60 Months
Equipment Loan^	6.90% APR*	12-24 Months
Auto/Motorcycle^	1.99% APR*	36-72 Months
Recreational Vehicle^	5.50% APR*	36-120 Months
Share Secured	2.00% APR* over Regular Share Rate	12-60 Months
CD Secured	2.00% APR* over CD Rate	12-36 Months

<u>Loan Type</u>	<u>Rate Range</u>	<u>Available Term Range</u>
Home Equity	3.49%-6.49% APR*	60-180 Months
HELOC (Variable)	WSJ Prime+.25% APR* Adjusted Annually (minimum floor rate of 4.00% APR*) \$10,000 minimum	
HELOC (Fixed)	7.25% APR* \$10,000 minimum	

^Reward yourself with up to 0.30% off your Auto, Motorcycle, Recreational Vehicle or Signature Loan! Choose from the options below and receive up to 0.30% off your loan rate. Rates quoted above do not include the 0.30% discount, so your rate may be less. Please ask a loan officer for the rate which you qualify.

- Add Payment Protection to your loan and receive a rate reduction of .15% for Credit Life and .15% for Credit Disability.
- Establish an HCFCU share draft account with direct deposit and e-statements and receive a rate reduction of .15%
- HCFCU credit card holders receive a rate reduction of .15%

**If you have any questions, please contact
HARRIS COUNTY FEDERAL CREDIT UNION
1400 FRANKLIN ST, HOUSTON, TX. 77002
713-755-5160
www.hcfcu.com**



*APR is Annual Percentage Rate. Loan rates are based on your credit history, selected loan term, collateral, and down payment. Certain credit criteria apply. Other restrictions may apply. Rates are subject to change, talk to a loan officer for details.