

CONSUMER LOAN RATES

EFFECTIVE SEPTEMBER 30, 2022

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LOAN TYPE	APR*	DOWN PAYMENT	MAXIMUM FINANCE AMOUNT	MAXIMUM TERM	MONTHLY PAYMENT PER \$1,000
Personal**	7.50%	----	\$3,000.00 - \$15,000.00	60 mo.	\$20.04
Personal**	7.50%	----	\$500.00 - \$2,999.00	36 mo.	\$31.11
Auto 2022–2019**	3.25%	0%	NADA Retail	Up to 63 mo.	\$17.14
Auto 2022–2019**	4.25%	0%	NADA Retail	64–75 mo.	\$15.51
Auto 2018–2014**	3.75%	0%	NADA Retail	Up to 63 mo.	\$17.36
Auto 2018–2014**	4.75%	0%	NADA Retail	64–75 mo.	\$15.33
Auto 2013–2012	5.75%	0%	70% of NADA Retail	Up to 63 mo.	\$18.28
Auto 2011 and under	7.25%	0%	60% of NADA Retail	36 mo.	\$31.58
Pool & Spa	6.00%	0%	\$15,000.00	48 mo.	\$23.49
Motorcycle 2022–2017	3.99%	0%	\$75,000.00	60 mo.	\$18.41
Motorcycle 2022–2017	4.49%	0%	\$75,000.00	72 mo.	\$15.87
Motorcycle 2016–2014	4.99%	0%	\$75,000.00	60 mo.	\$18.87
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 2022–2017 <i>(ATV, snowmobile, personal watercraft, dirt bike)</i>	4.99%	0%	\$25,000.00	60 mo.	\$18.87
Power Sports 2022–2017 <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 = Annual Percentage Rate. Rates are determined by your personal credit history.

** APR reflects a 0.25% discount for automatic payment deducted from qualified SCU checking account.

We've got you.

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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.