



Current Loan Rates January 1, 2020

Vehicle Loans		APR (as low as)
New & Used Vehicle up to 60 months		3.49%*
New & Used Vehicles from 61-72 months (current plus four model years old)		4.00%*
New Vehicles up to 84 months (\$25,000 minimum)		4.74%*
Adjustable Rate Car Loan (New/Used-Terms Vary)		N/A
Recreational Vehicles		
0-60 Months		4.24%*
61-84 Months		4.74%*
85-120 Months		5.24%*
121-180 Months (\$25,000 minimum)		6.24%*
Sport Vehicles (Motorcycle, ATV, Snowmobile and Personal Watercraft)		
0-36 Months		5.75%*
37-48 Months		6.00%*
49-60 Months		6.25%*
61-84 Months (84 months is the maximum term on Sport Vehicles)		6.50%*
Misc. Loans		
Signature (60 Months Max)		8.99%*
Revolving Line of Credit		10.90%*
CD Secured 2.50% over current CD rate (Floor is 2.50%)		Varies
Share Secured 2.50% over current share rate (Floor is 2.50%)		Varies
Misc. Secured (60 months)		7.49%*
Grand Whatever Loan		15.59%*
Credit Cards		
Visa Platinum		From 8.9% - 13.9%*
Visa Platinum w/ ScoreCard Bonus Points		From 10.9%-15.9%*
Visa Platinum w/ Cash Back Rewards		From 10.9%-15.9%*
New Beginnings Visa		From 16.9%-19.9%*
Commercial Visa Credit Card		10.90%
*Rate will be based on credit history		
Real Estate Loans		
Mortgage Loans from 5-30 years available including Rural Development loans		
For current Home Loan Rates, visit: https://www.teamonecu.org/mortgages.php		
5 Year Balloon	(Renewals Only)	4.875%*
7 Year Balloon	(Renewals Only)	5.000%*
10 Year Balloon	(Renewals Only)	5.125%*
Home Equity Loans		
Home Equity Line of Credit (LTV 80% or Less)	(Floor is 4.00% APR)	Prime Rate + .50%*
5 Year Fixed Home Equity (LTV 80% or Less)		4.99%*
10 Year Fixed Home Equity (LTV 80% or Less)		5.49%*
15 Year Fixed Home Equity (LTV 80% or Less)		5.99%*
Vacant Land Loans		
5 Year Fixed or Balloon (LTV 80% of improved; 50% of unimproved)		4.99%*
7 Year Fixed or Balloon (LTV 80% of improved; 50% of unimproved)		5.24%*
10 Year Fixed or Balloon (LTV 80% of improved; 50% of unimproved)		5.74%*
Maximum Balloon Amortization is 180 months		
Traverse Bay RV Resort Vacant Land up to 80% LTV		
Indicates most recent change	APR=Annual Percentage Rate	Prime Rate = 4.75% APR

*Loan Rates listed here represent our best rate and are subject to change. Loans are based on credit approval. Not all will qualify for the best rate. Ask for details.

Longer terms on Sport Vehicles must have additional approval.

Rate commitment 30 days from approval date for all other loans.

Rate commitment 60 days from approval date for new ordered vehicles.



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.