



## Current Loan Rates March 9, 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 <span style="float: right;">🕒</span>	3.74%*
61-84 Months <span style="float: right;">🕒</span>	4.24%*
85-120 Months <span style="float: right;">🕒</span>	4.74%*
121-180 Months (\$25,000 minimum) <span style="float: right;">🕒</span>	5.74%*
Sport Vehicles (Motorcycle, ATV, Snowmobile and Personal Watercraft)	
0-36 Months <span style="float: right;">🕒</span>	5.25%*
37-48 Months <span style="float: right;">🕒</span>	5.50%*
49-60 Months <span style="float: right;">🕒</span>	5.75%*
61-84 Months (84 months is the maximum term on Sport Vehicles) <span style="float: right;">🕒</span>	6.00%*
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: <a href="https://www.teamonecu.org/mortgages.php">https://www.teamonecu.org/mortgages.php</a>	
5 Year Balloon <b>(Renewals Only)</b>	4.875%*
7 Year Balloon <b>(Renewals Only)</b>	5.000%*
10 Year Balloon <b>(Renewals Only)</b>	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 = 4.25% 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.