

# LOAN AND CREDIT CARD RATES

	<b>Rate Type</b>	<b>Annual Percentage Rate (APR)</b>
<b>Car &amp; Truck (New &amp; Used)</b>		
Up to 72 Months	Adjustable	9.20%
Up to 72 Months	Fixed	9.95%
84 Months	Adjustable	10.20%
84 Months	Fixed	10.95%
<b>Motorcycle &amp; ATV Loans (New &amp; Used)</b>		
Up to 72 Months	Adjustable	9.95%
Up to 72 Months	Fixed	10.70%
84 Months	Adjustable	10.95%
84 Months	Fixed	11.70%
<b>Recreational Vehicles, Special Collateral Loans (New &amp; Used)</b>		
Motorhome, Camper, Travel Trailer, 5th Wheel, Boat/Boat Trailer, Aircraft, etc.	Adjustable	11.45%
Motorhome, Camper, Travel Trailer, 5th Wheel, Boat/Boat Trailer, Aircraft, etc.	Fixed	12.20%
<b>Unsecured Loans</b>		
Summer/Holiday Loans	Fixed	12.50%
Line of Credit	Adjustable	16.45%
Signature Loan	Fixed	16.45%
<b>Visa® Credit Card</b>		
Platinum	Adjustable	9.50% - 12.50%
<b>Savings Pledge Loan</b>		
Main Share Savings Pledge	Adjustable	2.55%
High Yield Money Market Savings Pledge	Adjustable	3.25%
Premium Money Market Savings Pledge	Adjustable	3.50%
Ultimate Money Market Savings Pledge	Adjustable	3.75%
Certificate Account (Term Share) Pledge	Fixed	Call for current rates
<b>Credit Builder Loans</b>		
Credit Builder Vehicle	Fixed	13.75%
Credit Builder Signature	Fixed	18.00%
Credit Builder Line of Credit	Adjustable	18.00%
<b>Student Loans</b>		
Offered through <a href="https://SallieMae.com/SmartOption/HughesFCU">SallieMae.com/SmartOption/HughesFCU</a>		

APR = Annual Percentage Rate. The maximum APR, for any type of loan, shall not exceed the limit set by applicable law(s). The loan rate will be the rate in effect when the loan is completed. Rates and terms are subject to change at any time. Please contact a Credit Union employee for further information.

Effective: 01/01/2025