

Vehicle Loans

New Cars, Trucks & Vans**

Model Year	Loan Type	Term	APR ⁽¹⁾ as low as
2025-2026	Fixed	Up to 36 months	4.24% APR
2025-2026	Fixed	Up to 48 months	4.49% APR
2025-2026	Fixed	Up to 60 months	4.74% APR
2025-2026	Fixed	Up to 72 months	5.39% APR
2025-2026	Fixed	Up to 84 months	5.74% APR

Used Cars, Trucks & Vans**

Model Year	Loan Type	Term	APR ⁽¹⁾ as low as
2019-2024	Fixed	Up to 36 months	4.79% APR
2019-2024	Fixed	Up to 48 months	5.04% APR
2019-2024	Fixed	Up to 60 months	5.29% APR
2019-2024	Fixed	Up to 72 months	5.94% APR
2019-2024	Fixed	Up to 84 months	6.29% APR

Older Used Cars, Trucks & Vans***

Model Year	Loan Type	Term	APR ⁽¹⁾ as low as
2018 or older	Fixed	Up to 36 months	5.79% APR
2018 or older	Fixed	Up to 48 months	6.04% APR
2018 or older	Fixed	Up to 60 months	6.29% APR
2018 or older	Fixed	Up to 72 months	6.94% APR

Personal Loan

Loan Type	Term	APR ⁽¹⁾ as low as
Fixed	Up to 12 months	8.99% APR
Fixed	Up to 24 months	9.49% APR
Fixed	Up to 36 months	9.99% APR
Fixed	Up to 48 months	10.49% APR
Fixed	Up to 60 months	10.99% APR

Share Secured Loan

Loan Type	Term	APR ⁽⁷⁾
Fixed	Up to 10 years	Share Rate + 4%*

Certificate Secured Loan

Loan Type	Term	APR ⁽⁷⁾
Fixed	Up to Maturity of Certificate	Certificate Rate + 3%

Home Equity Loan ⁽³⁾⁽⁴⁾

Term	Maximum LTV	APR ⁽¹⁾ as low as	Maximum LTV	APR ⁽¹⁾ as low as	Maximum LTV	APR ⁽¹⁾ as low as
Up to 60 months	80%	6.49% APR	80.01%-85%	6.99% APR	85.01%-90%	7.49% APR
Up to 84 months	80%	6.79% APR	80.01%-85%	7.29% APR	85.01%-90%	7.79% APR
Up to 120 months	80%	6.79% APR	80.01%-85%	7.29% APR	85.01%-90%	7.79% APR
Up to 180 months	80%	6.99% APR	80.01%-85%	7.49% APR	85.01%-90%	7.99% APR
Up to 240 months	80%	7.24% APR	80.01%-85%	7.74% APR	85.01%-90%	8.24% APR

Home Equity Line of Credit ⁽³⁾⁽⁴⁾

Term	Maximum LTV	APR ⁽¹⁾ as low as	Maximum LTV	APR ⁽¹⁾ as low as
180 months	80%	7.00% (Prime Rate)	90%	8.00% (Prime + 1%)

Boats & RVs - New and Used****

Loan Type	Term	APR ⁽¹⁾
Fixed	60 months	8.29%
Fixed	72 months	8.94%
Fixed	84 months	9.29%

Motorcycles- New and Used****

Loan Type	Term	APR ⁽¹⁾
Fixed	60 months	7.29%
Fixed	72 months	7.94%
Fixed	84 months	8.29%

LifeLine of Credit

Loan Type	Maximum Term	APR ⁽¹⁾⁽²⁾ as low as
Variable	Revolving	13.00% (Prime + 6%)

Visa Credit Card

Loan Type	Annual Fee	APR ⁽¹⁾
VISA® Platinum with rebates ⁽¹⁾⁽⁵⁾	None	16.40% APR
VISA® Platinum no rebates ⁽¹⁾⁽²⁾⁽⁵⁾	None	as low as 13.00% APR (Prime + 6.00%)
VISA® Classic ⁽¹⁾⁽⁵⁾	None	17.90% APR
VISA® Secured ⁽¹⁾⁽⁶⁾	\$25.00 Annual Fee	17.90% APR

Rates are subject to change without advance notice. Certain restrictions and conditions may apply.

(1) APR is Annual Percentage Rate. Actual rate may vary as it is determined by an evaluation of credit, loan amount, term and other factors. Term is determined by loan amount and/or evaluation of credit. All loans are subject to credit approval. Certain restrictions and conditions may apply.

(2) APR is based on the Prime Rate published in the Wall Street Journal plus or minus a margin and based on evaluation of credit. Your actual APR will be disclosed at the time of credit approval. Not all applicants will qualify for the lowest rate. The Prime Rate is 7.00% as of the effective date indicated above.

(3) All mortgage requests that are in first position must have an escrow account in order for the remittance of taxes and insurance. Property must be located in any U.S. state or the District of Columbia, excluding Hawaii, New York, or Texas.

(4) Closing costs apply to all Home Equity Loans and Home Equity Lines of Credit and are non-refundable. Closing costs are the responsibility of the borrower and may include, but are not limited to, credit report fees, flood certification fees, property ownership and encumbrances search fees, county and/or state recording fees and taxes, and valuation or appraisal fees if required. Fees and charges may vary by state, property location, loan amount, and other factors and are subject to change.

Closing costs may be paid out of pocket at or before closing or, where permitted, financed into the loan amount, which will increase the amount borrowed, or deducted from the loan proceeds, which may reduce the amount of funds received by the borrower.

Home Equity Lines of Credit require a mandatory initial advance of \$10,000.00 at Plan opening. Minimum subsequent advances are \$500.00.

Minimum loan amount is \$10,000. Maximum loan amount for 80% LTV is \$250,000. Maximum loan amount greater than 80% LTV is \$150,000. Current AgFed Home Equity Loans and Home Equity Lines of Credit being refinanced require a new minimum advance of \$10,000. Collateral used in a Home Equity Loan or Home Equity Line of Credit must be occupied as the primary residence of the applicants. Not all properties will qualify as collateral.

(5) Qualification for a VISA® Classic/Platinum is based on a credit evaluation and other factors. Cardholder agreement will be provided when approved.

(6) Secured VISA® Classic - the funds in this account will be pledged to secure your line of credit and cannot be withdrawn, unless your VISA® card is closed and paid in full.

(7) APR is Annual Percentage Rate. Funds pledged as collateral for these products cannot be withdrawn unless the loan is paid in full. Loan term is based on amount requested. Certificate loans cannot extend beyond the maturity date of the Certificate pledged.

*This excludes the lowest tier rate of 0%.

** New vehicles are the two (2) latest model years, currently 2025 and 2026. Used vehicles are currently 2019 model year to 2024. Minimum loan amount for a 72 month term is \$25,000.00. Minimum loan amount for a 84 month term is \$35,000.00.

*** Older used vehicles are 2018 model year and older. Financing is limited to \$50,000.00 and loan terms cannot exceed 72 months. Financing for older used vehicles is available for up to 100% LTV.

**** New boat and RVs are the two (2) latest model years, currently 2025 and 2026. Used Boat and RVs are currently 2016 model year to 2024. New motorcycles are the two (2) latest model years, currently 2025 and 2026. Used motorcycles are currently 2019 model year to 2024.

Payment Examples:

Vehicle Loan - The estimated monthly payment for a \$20,000 new auto loan with a 60 month term at a rate of 4.74% APR is \$375.06.

The estimated monthly payment for a \$20,000 used auto loan with a 60 month term at a rate of 5.29% APR is \$380.11.

The estimated monthly payment for a \$20,000 older used auto loan with a 60 month term at a rate of 6.29% APR is \$389.38.

Personal Loan - The estimated monthly payment for a \$1,000 personal loan with a 36 month term at a rate of 9.99% APR is \$32.27.

Home Equity Loan - The estimated monthly payment for a \$20,000 home equity loan at 80% LTV with a 120 month term at a rate as low as 6.79% APR is \$230.10.

Boats, RV & Motorcycle Loans - The estimated monthly payment for a \$20,000 new or used boat & RV loan with a 60 month term at a rate as low as 8.29% APR is \$408.33. The estimated monthly payment for a \$20,000 new or used motorcycle loan with a 60 month term at a rate as low as 7.29% APR is \$398.79.