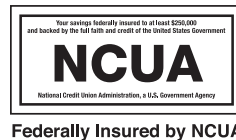


## LOAN RATES

Effective Date: December 15, 2025

www.agfed.org



### Vehicle Loans

#### New Cars, Trucks & Vans\*\*

Model Year	Loan Type	Term	APR <sup>(1)</sup> as low as
2024-2025	Fixed	Up to 36 months	4.29% APR
2024-2025	Fixed	Up to 48 months	5.09% APR
2024-2025	Fixed	Up to 60 months	5.09% APR
2024-2025	Fixed	Up to 72 months	5.89% APR
2024-2025	Fixed	Up to 84 months	6.69% APR

#### Used Cars, Trucks & Vans\*\*

Model Year	Loan Type	Term	APR <sup>(1)</sup> as low as
2018-2023	Fixed	Up to 36 months	4.29% APR
2018-2023	Fixed	Up to 48 months	5.09% APR
2018-2023	Fixed	Up to 60 months	5.09% APR
2018-2023	Fixed	Up to 72 months	5.89% APR
2018-2023	Fixed	Up to 84 months	6.69% APR

#### Older Used Cars, Trucks & Vans\*\*\*

Model Year	Loan Type	Term	APR <sup>(1)</sup> as low as
2017 or older	Fixed	Up to 36 months	4.99% APR
2017 or older	Fixed	Up to 48 months	5.79% APR
2017 or older	Fixed	Up to 60 months	5.79% APR
2017 or older	Fixed	Up to 72 months	6.59% APR

### Personal Loan

Loan Type	Term	APR <sup>(1)</sup> as low as
Fixed	Up to 60 months	9.99% APR

### Share Secured Loan

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

### Certificate Secured Loan

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

### No Closing Cost Home Equity Loan <sup>(3)(4)</sup>

Term	Maximum LTV	APR <sup>(1)</sup> as low as	Maximum LTV	APR <sup>(1)</sup> as low as	Maximum LTV	APR <sup>(1)</sup> as low as
Up to 60 months	80%	6.99% APR	80.01%-85%	7.99% APR	85.01%-90%	8.24% APR
Up to 84 months	80%	7.49% APR	80.01%-85%	8.49% APR	85.01%-90%	8.74% APR
Up to 120 months	80%	7.49% APR	80.01%-85%	8.49% APR	85.01%-90%	8.74% APR
Up to 180 months	80%	7.99% APR	80.01%-85%	8.99% APR	85.01%-90%	9.24% APR
Up to 240 months	80%	8.49% APR	80.01%-85%	9.49% APR	85.01%-90%	9.74% APR

### No Closing Cost Home Equity Line of Credit <sup>(3)(4)</sup>

Term	Maximum LTV	APR <sup>(1)</sup> as low as	Maximum LTV	APR <sup>(1)</sup> as low as
180 months	80%	6.75% (Prime Rate)	90%	7.75% (Prime + 1%)

Boats & RVs - New and Used\*\*\*\*

Loan Type	Term	APR <sup>(1)</sup>
Fixed	Up to 84 months	Current vehicle rate + 3%

Motorcycles- New and Used\*\*\*\*

Loan Type	Term	APR <sup>(1)</sup>
Fixed	Up to 84 months	Current vehicle rate + 2%

LifeLine of Credit

Loan Type	Maximum Term	APR <sup>(1)(2)</sup> as low as
Variable	Revolving	12.75% (Prime + 6%)

Visa Credit Card

Loan Type	Annual Fee	APR <sup>(1)</sup>
VISA® Platinum with rebates <sup>(1)(5)</sup>	None	16.15% APR
VISA® Platinum no rebates <sup>(1)(2)(5)</sup>	None	as low as 12.75% APR (Prime + 6.00%)
VISA® Classic <sup>(1)(5)</sup>	None	17.90% APR
VISA® Secured <sup>(1)(6)</sup>	\$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 6.75% 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) The Credit Union currently waives the closing costs at loan origination, which is a conditional benefit being provided to you. The collection and recovery of these conditionally waived costs would only occur upon prepayment of the loan within two (2) years of the origination. 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/lines of credit being refinanced require a new minimum advance of \$10,000. Collateral used in a Home Equity loan/ lines 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 2024 and 2025. Used vehicles are currently 2018 model year to 2023. 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 2017 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 2024 and 2025. Used Boat and RVs are currently 2015 model year to 2023. New motorcycles are the two (2) latest model years, currently 2024 and 2025. Used motorcycles are currently 2018 model year to 2023.

Payment Examples:

**Vehicle Loan** - The estimated monthly payment for a \$20,000 new or used auto loan with a 60 month term at a rate of 5.09% APR is \$378.29.  
The estimated monthly payment for a \$20,000 older used auto loan with a 60 month term at a rate of 5.79% APR is \$384.75.

**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 7.49% APR is \$237.36.

**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 8.09% APR is \$406.45. The estimated monthly payment for a \$20,000 new or used motorcycle loan with a 60 month term at a rate as low as 7.09% APR is \$396.92.